



Measuring Opportunities for Reducing Health Inequities

Population Health Assessment
Southwestern Public Health
June 2019

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Acknowledgements

We would like to thank the Health Equity and Priority Populations Committee for their engagement as well as our reviewers:

- Jessica Lang, Health Promoter, Chronic Disease Prevention & Well-being
- Gayle Milne, Public Health Nurse, Sexual Health
- Laryssa Thompson, Public Health Nurse, Foundational Standards
- Laura Gibbs, Program Manager, Foundational Standards
- Cathie Walker, Program Director, Foundational Standards
- Cynthia St. John, Chief Executive Officer (CEO)

How to cite this document:

MacLeod M, Hussain H. Measuring opportunities for reducing health inequities. Southwestern Public Health; 2019.

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Summary

This report is intended to complement the 2019 health status report titled Understanding our Communities' Health, which aimed to provide a high-level overview of the current health status of people residing in the Southwestern Public Health (SWPH) region compared to Ontario.¹ The indicators included in this report were chosen based on consultations with SWPH's Health Equity and Priority Populations Committee and focus on differences within the SWPH region; therefore, data is not presented for comparators such as Ontario. The information included in this report may assist in program planning and be used to increase community awareness of health issues. The overarching trends for each topic are described below.

Income

Income inequality

- The top 10% of income earners had more than four times the after-tax income as the bottom 10% of income earners, demonstrating local income inequality or the existence of an income gap between the richest and poorest.

Low income

- Based on the low-income measure after-tax (LIM-AT; see Appendix A for measurement details), a higher proportion of females (13.3%) were living with a low income compared to males (11.4%), which was more pronounced among older adults (65 years+).
- The municipalities with the highest proportion of people living with a low income were Aylmer (19.3%), Bayham (17.0%) and West Elgin (16.4%).
- There were some ethno-racial subgroups in the SWPH region that had a higher prevalence of low income compared to the overall population, including immigrants, Indigenous peoples and visible minorities. Notably, 36.5% of people who immigrated to Elgin St. Thomas within the past five years (2011 to 2016) were living with a low income.

Working poor

- The municipalities with the highest proportion of people who were working poor were Bayham (5.5%), Aylmer (4.7%), Malahide (4.7%) and South-West Oxford (4.2%).

Poverty

- Based on the Market Basket Measure (MBM), about one in ten (9.3%) residents were living in poverty. The rate of poverty was highest among children less than five years old (13.9%) and was lowest among older adults (4.8%).
- The municipalities with the highest rate of poverty were Aylmer (13.5%), St. Thomas (13.3%) and Tillsonburg (11.3%).
- Some ethno-racial subgroups of the population in the SWPH region had a higher rate of poverty compared to the overall population, including recent immigrants and Indigenous peoples, but not visible minorities. Notably, 27.0% of people who immigrated to Elgin St. Thomas within the past five years (2011 to 2016) were living in poverty.

Employment

- A smaller proportion of women are in the labour force relative to men; however, among people in the labour force, the unemployment rate was slightly higher among males compared to females (5.5% versus 3.3%).
- The largest gap between the labour force participation rate and employment rate was among youth/young adults (15 to 24 years), indicating that more young people may be unemployed and looking for work.
- The unemployment rate was highest for people in the natural resources and agriculture sector (8.1%) followed by art, culture, recreation and sport occupations (6.6%).
- The municipalities with the highest unemployment rates were Aylmer (9.1%), Bayham (8.2%) and West Elgin (6.9%).

Education

- People who completed postsecondary education had a higher rate of employment, regardless of their major fields of study, compared to people who did not complete postsecondary education.
- Individual median after-tax income increased with higher education while low income and poverty rates decreased.
- The municipalities with the highest proportion of people aged 25 to 64 years without a certificate, diploma or degree (including high school) were Bayham (38.6%), Malahide (30.7%) and Aylmer (25.1%).

Housing

- The highest rate of unaffordable housing (household spending 30% or more of income on housing) for homeowners was in Bayham (19.2%) followed by Malahide (16.8%) and West Elgin (15.9%). The highest rate of unaffordable housing for renters was in Aylmer (48.5%) followed by Tillsonburg (45.6%), St. Thomas (44.6%) and Woodstock (44.4%).
- About one in ten households were in core housing need (11.5% in Elgin St. Thomas and 9.1% in Oxford County), meaning the household's dwelling was unsuitable, inadequate and unaffordable. These households could not afford a suitable alternative in their community based on their income.
- The core housing need rate in local Indigenous households was about twice as high as the general population (23.5%).
- In Elgin St. Thomas, there is a wait time of 7 to 10 years for one-bedroom and two-bedroom rent-g geared-to-income (RGI) units. In Oxford County, there is a wait time of three to five years for one-bedroom RGI units, which are the types of units with the most people on the waitlist.

Transportation

- Among people with a usual place of work, 67.5% live and work in Oxford County and 57.0% live and work in Elgin St. Thomas.
- Most residents (85.7%) commute to work by driving.
- If a student works part-time (20 hours per week), then the cost of a monthly transit pass in St. Thomas is 5.3% of their monthly minimum wage income during the school year compared to 4.2% in Woodstock.

Marginalization

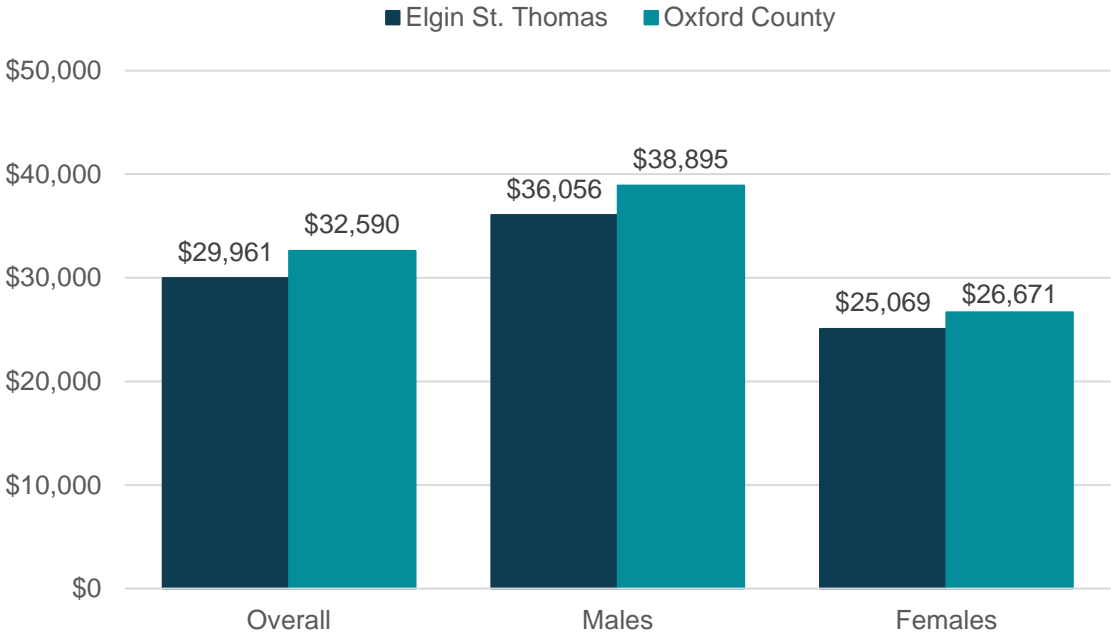
- High levels of material deprivation were found across most of Aylmer, Malahide and Bayham as well as within clustered sections of St. Thomas, Ingersoll, Woodstock and Tillsonburg.
- High levels of residential instability were evident in pockets within the urban areas of Aylmer, St. Thomas, Ingersoll, Woodstock and Tillsonburg.

Measuring Opportunities for Reducing Health Inequities

Individual Income

In 2015, the median after-tax income among people 15 years and older living in private households in both Elgin St. Thomas and Oxford County was higher among males compared to females (Figure 1). These data exclude people living in hospitals, residential care, correctional, educational or religious facilities.

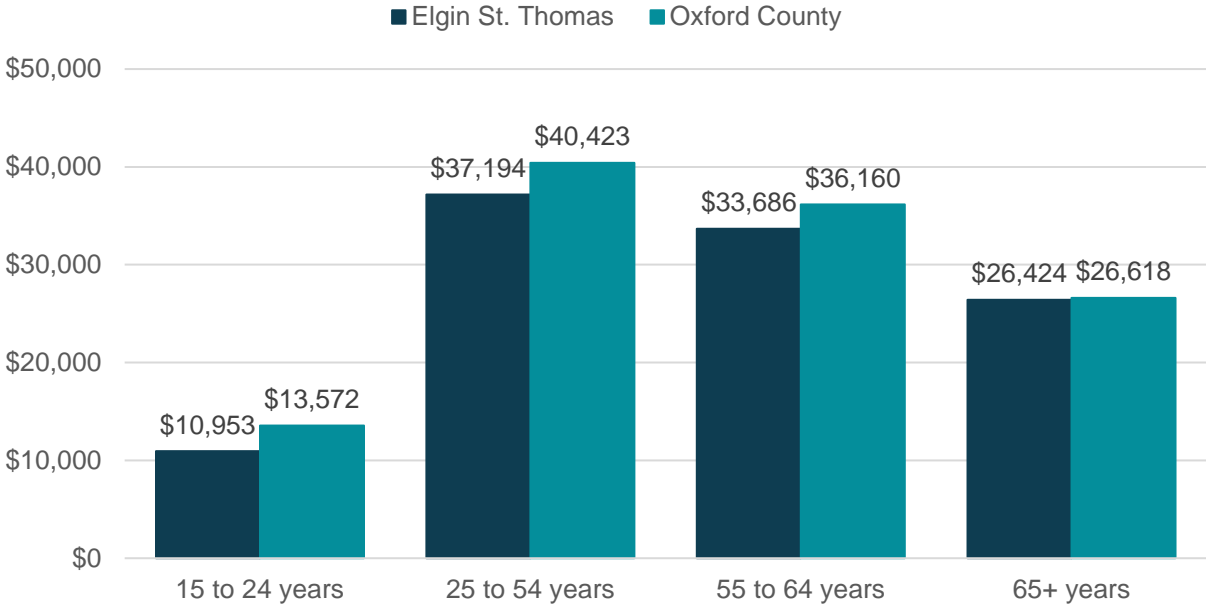
Figure 1. Median after-tax income, people 15 years and older in private households, by sex, Elgin St. Thomas and Oxford County, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed March 27, 2019).

In 2015, the median after-tax income among people 15 years and older living in private households was lowest among people aged 15 to 24 years and highest among people aged 25 to 54 years in both Elgin St. Thomas and Oxford County (Figure 2).

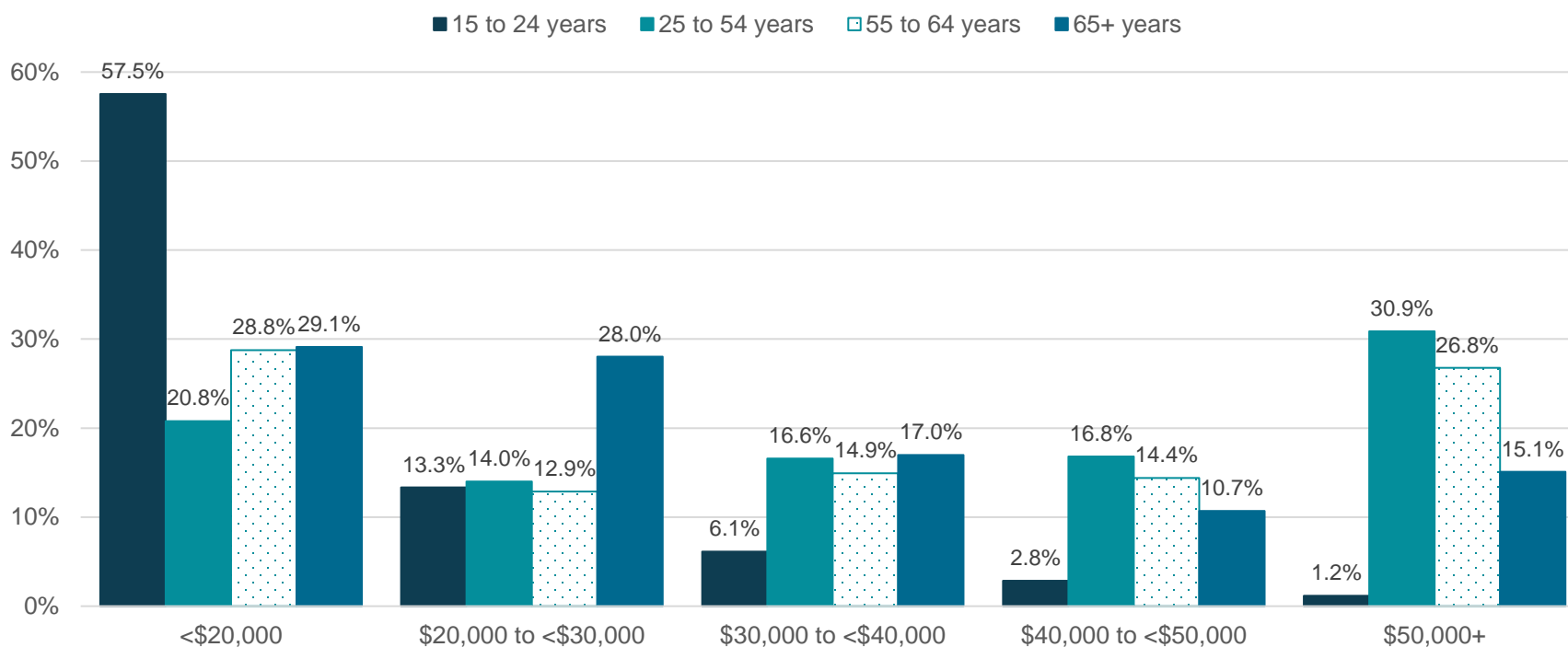
Figure 2. Median after-tax income, people 15 years and older in private households, by age group and census division, Elgin St. Thomas and Oxford County, 2015



Source: Income in 2015 (16), Highest certificate, diploma or degree (11), Age groups (11), Sex (3) and Immigrant status and period of immigration (6), for the Population 15 Years and Over in Private Households, 2016 Census. Community Data Program. Catalogue no. 99-014-X2011040. Date released: January 10, 2019.

In the SWPH region, over half (57.5%) of people aged 15 to 24 years had an income after-tax that was less than \$20,000 whereas over half of older adults (65 years and older; 57.1%) had an income after-tax that was less than \$30,000 (Figure 3). Almost one-third (30.9%) of people aged 25 to 54 years had an income after-tax of \$50,000 or more.

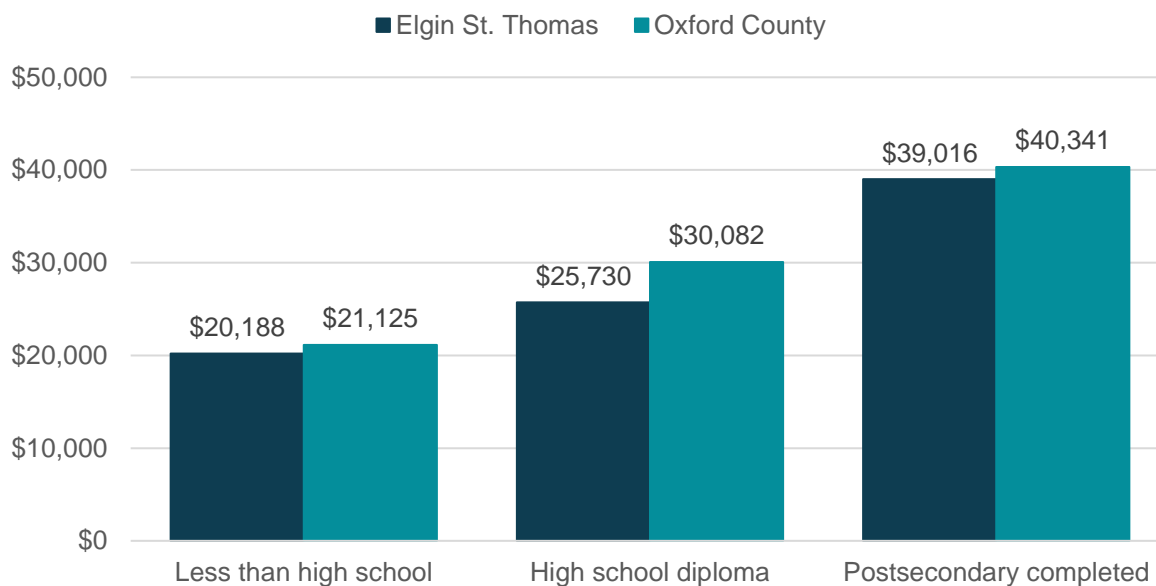
Figure 3. Income after-tax, people 15 years and older in private households, by age group, Southwestern Public Health, 2015



Source: Income in 2015 (16), Highest certificate, diploma or degree (11), Age groups (11), Sex (3) and Immigrant status and period of immigration (6), for the Population 15 Years and Over in Private Households, 2016 Census. Community Data Program. Catalogue no. 99-014-X2011040. Date released: January 10, 2019.

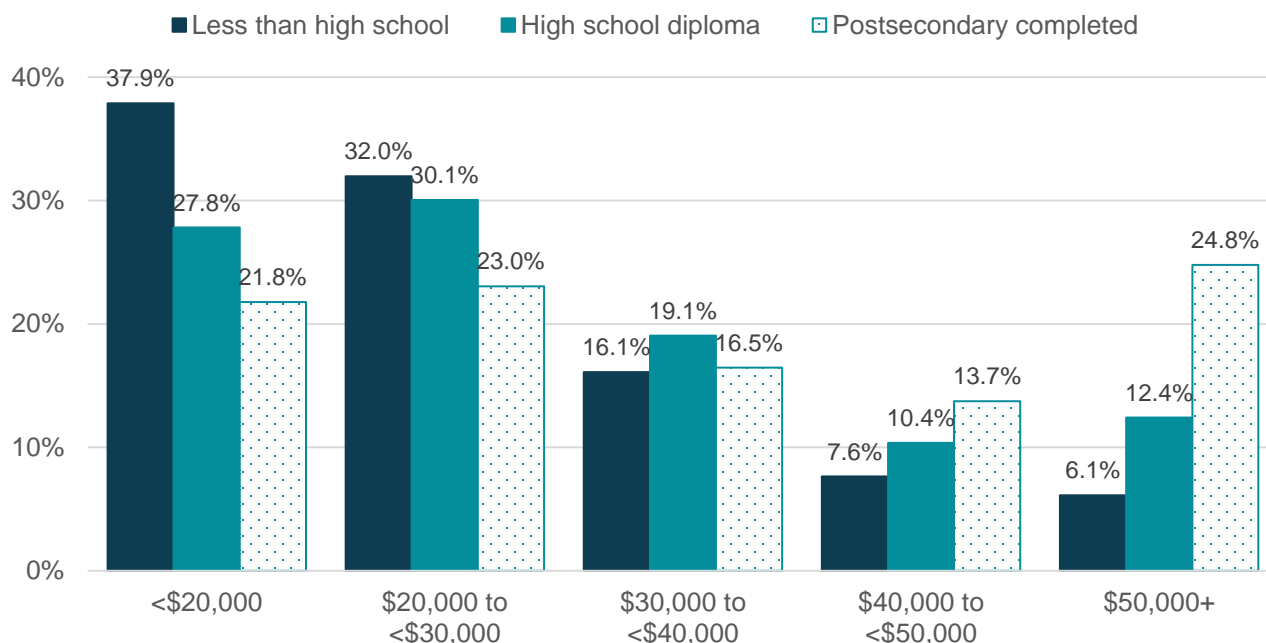
Individual income also varied by education level; the median after-tax income increased with each level of education (i.e., no high school diploma versus high school diploma versus completed postsecondary education; Figure 4). Similarly, the proportion of people with an after-tax income of less than \$20,000 was highest among people with less than a high school diploma (37.9%) compared to people with a high school diploma (27.8%) and completed postsecondary education (21.8%; Figure 5). However, this effect may be related to age with more younger people having less than a high school diploma.

Figure 4. Median after-tax income, people 15 years and older in private households, by education level and census division, Elgin St. Thomas and Oxford County, 2015



Source: Income in 2015 (16), Highest certificate, diploma or degree (11), Age groups (11), Sex (3) and Immigrant status and period of immigration (6), for the Population 15 Years and Over in Private Households, 2016 Census. Community Data Program. Catalogue no. 99-014-X2011040. Date released: January 10, 2019.

Figure 5. Income after-tax, people 15 years and older in private households, by education level, Southwestern Public Health, 2015



Source: Income in 2015 (16), Highest certificate, diploma or degree (11), Age groups (11), Sex (3) and Immigrant status and period of immigration (6), for the Population 15 Years and Over in Private Households, 2016 Census. Community Data Program. Catalogue no. 99-014-X2011040. Date released: January 10, 2019.

The two sources of income for people are market income (such as employment income, investment income, private retirement income) and government transfers (i.e., cash benefits from federal, provincial or municipal governments such as the Canada Pension Plan and social assistance benefits). In 2015, the primary source of individual income in both Elgin St. Thomas and Oxford County was market income (mainly employment income). In both areas, compared to males, individual income among females was comprised of less market income and more government transfers (Table 1).

Table 1. Composition of total income, people 15 years and older in private households, by sex, Elgin St. Thomas and Oxford County, 2015

Source of income	Elgin St. Thomas			Oxford County		
	Total	Males	Females	Total	Males	Females
Market income	84.2%	88.3%	78.8%	86.6%	90.3%	81.5%
Employment income	68.9%	72.6%	64.0%	71.5%	75.9%	65.3%
Government transfers	15.8%	11.7%	21.2%	13.4%	9.7%	18.5%

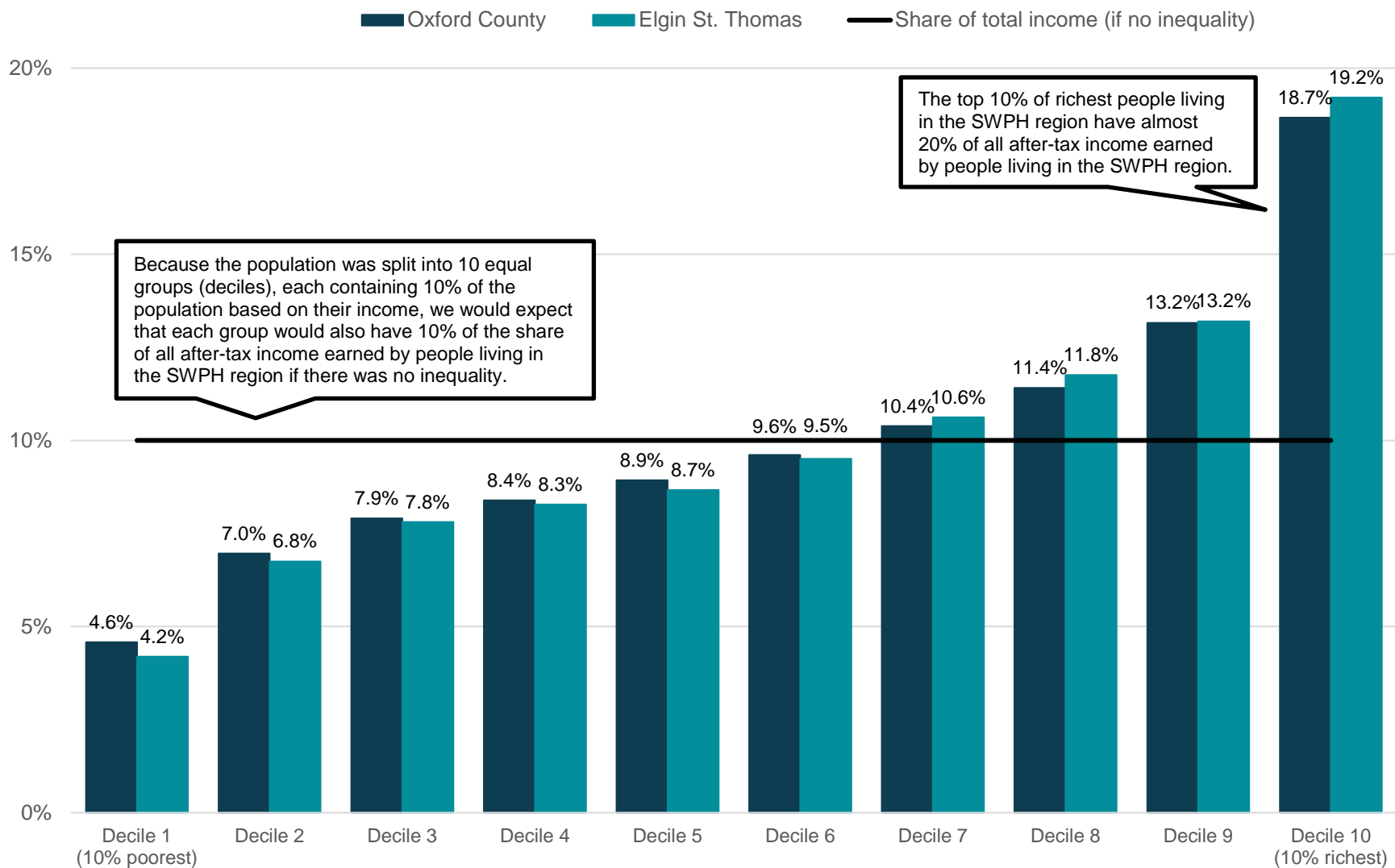
Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed March 27, 2019).

Income Inequality

Income inequality in this report is measured using the share of income by deciles^a based on data that is available at a local level. If there is no income inequality in the population then each income decile should contain 10% of the total share of after-tax income for that population. In both Oxford County and Elgin St. Thomas, the highest decile (which contains the top 10% of income earners or the richest 10% of the population) had the largest share of the total after-tax income (18.7% and 19.2%, respectively; Figure 6). The top 10% of income earners had more than four times the after-tax income as the bottom 10% of income earners (lowest decile), demonstrating local income inequality (or an income gap between the richest and poorest).

^a For income deciles, people are arranged in the order of their income and divided into 10 groups of equal size (10% of the population in each group). The deciles are ordered from lowest to highest income from decile 1 to decile 10. For the income thresholds associated with each decile in Oxford County and Elgin St. Thomas, see Appendix A.

Figure 6. Share of total income by deciles, persons with an after-tax income, Oxford County and Elgin St. Thomas, 2015

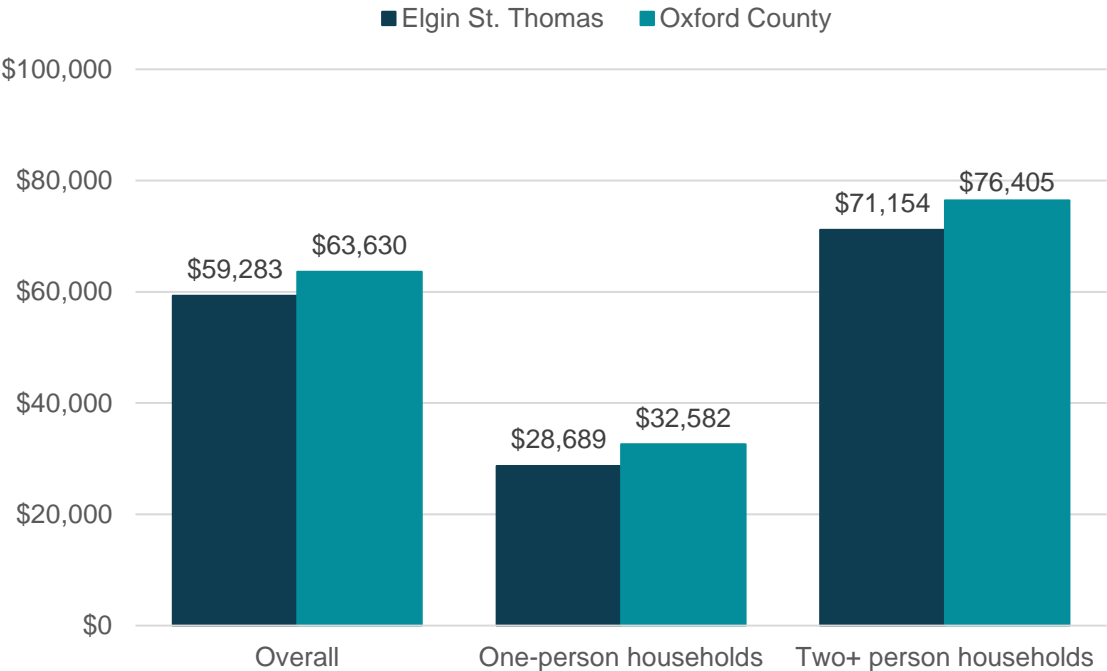


Source: Statistics Canada, Income Statistics Division, T1 Family Files 2015, Reference #17037. Community Data Program. Income inequality (custom table), 2015. Date released: October 17, 2017.

Household Income

In 2015, the median after-tax income of private households was \$59,283 in Elgin St. Thomas and \$63,630 in Oxford County. As expected, the median after-tax income was lower in one-person households compared to households with two or more people (Figure 7).

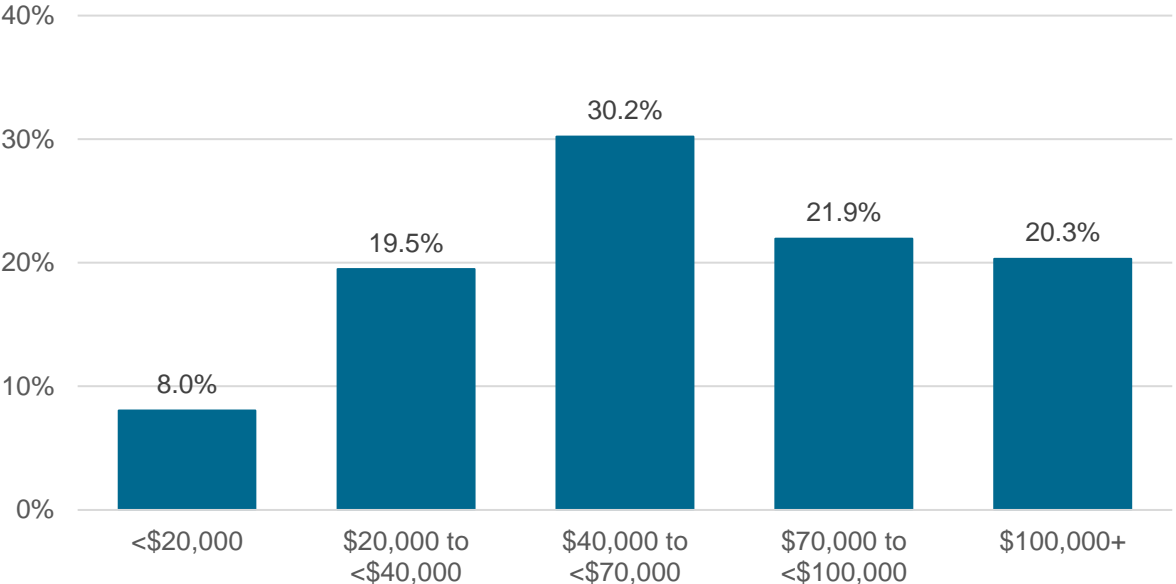
Figure 7. Median household income after-tax income, private households, by household size, Elgin St. Thomas and Oxford County, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed March 27, 2019).

About one-third of households in the SWPH region had an after-tax income of \$40,000 to less than \$70,000 (Figure 8). The distribution of household income was similar in Elgin St. Thomas and Oxford County (not shown).

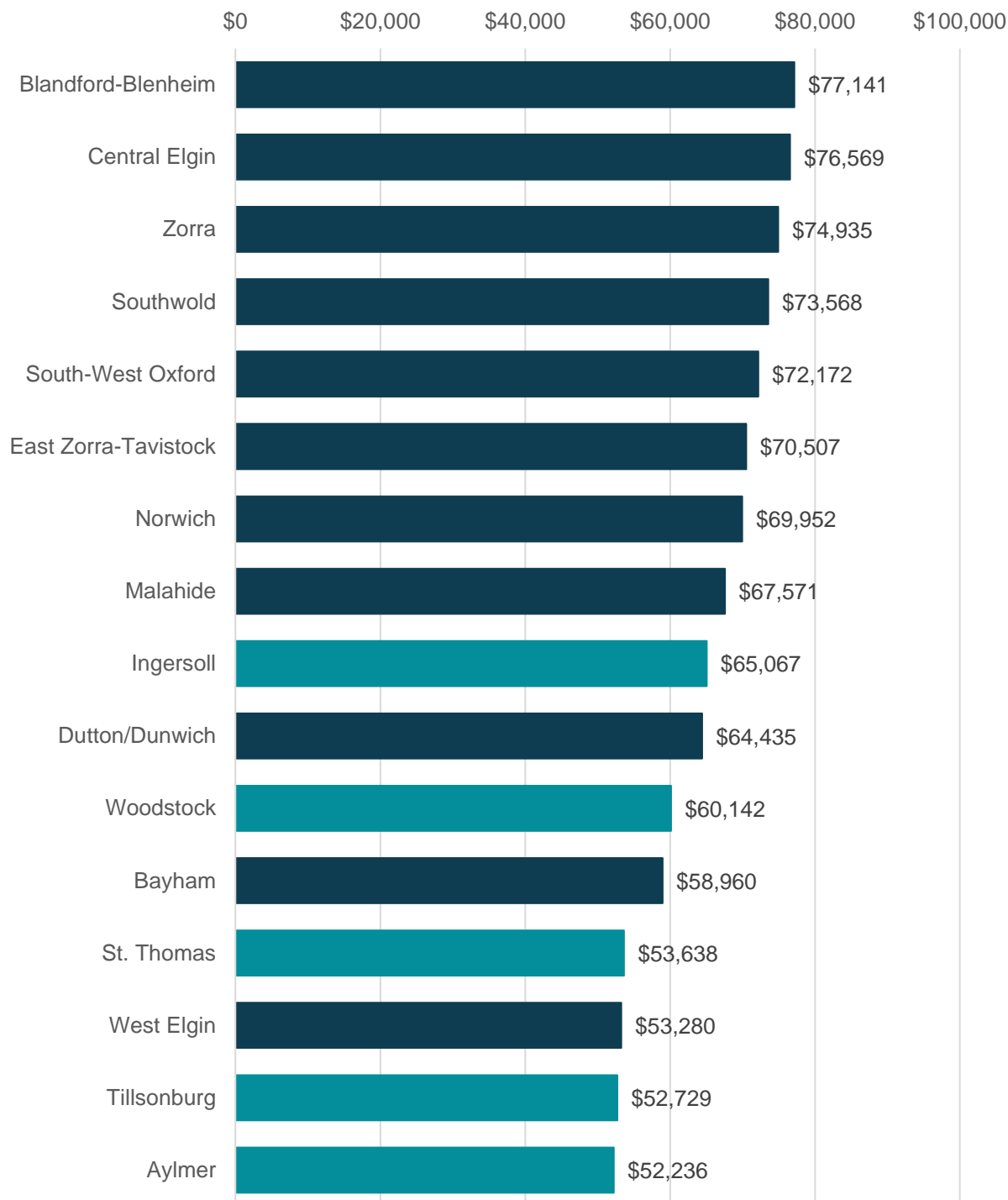
Figure 8. Household income after-tax, private households, Southwestern Public Health, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed March 27, 2019).

Within the SWPH municipalities, Blandford-Blenheim had the highest median household income after-tax followed by Central Elgin and Zorra (Figure 9). The municipalities with the lowest median household income after-tax were Aylmer, Tillsonburg, West Elgin and St. Thomas. In general, the urban municipalities were among the lower half of the range of median household incomes after-tax in the SWPH region.

Figure 9. Median household income after-tax, private households, by municipality, Southwestern Public Health, 2015



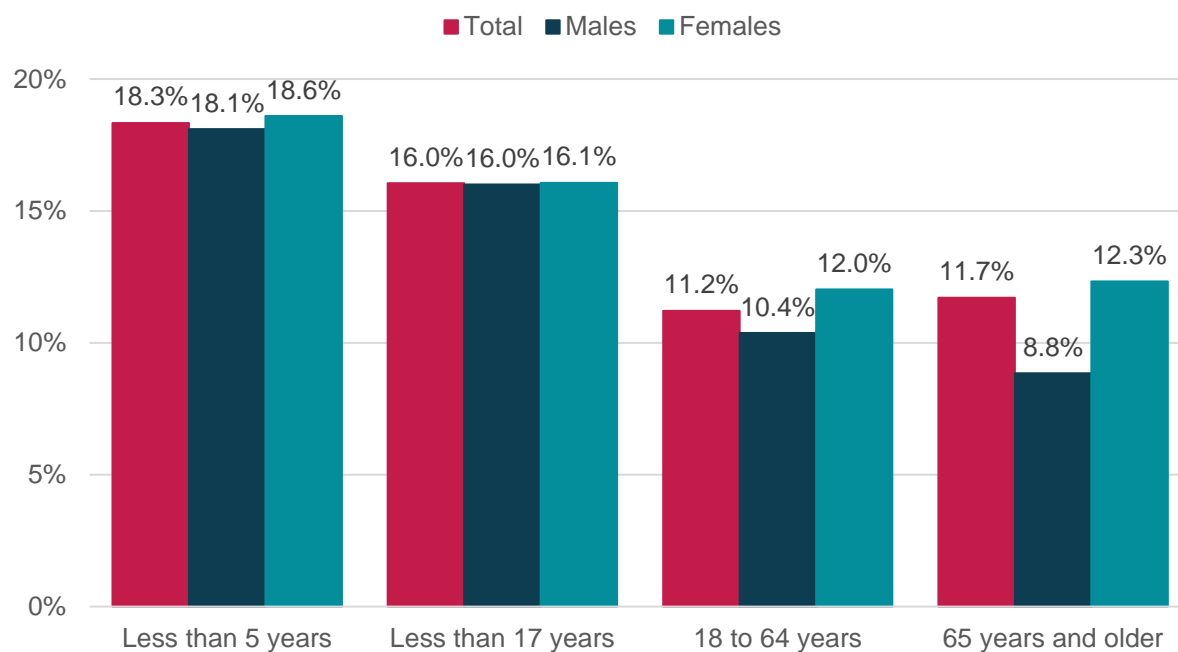
Note: Urban municipalities are shown in light blue and rural municipalities are shown in dark blue.

Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed March 27, 2019).

Low Income

In 2015, 12.4% of people living in the SWPH region had a low income based on the low-income measure after-tax (LIM-AT; see Table 2 below for the low-income thresholds). A slightly higher proportion of females were living with a low income compared to males (13.3% versus 11.4%, respectively), which was more pronounced among older adults (65 years and older; Figure 10). However, in terms of age, the highest proportion of people living with a low income were children under five years old, which is indicative of their parent(s)' income. It is possible that this age group may be most affected because of a combination of parent(s) taking time off work to care for their young children and because of parent(s)' age (they may be younger and in the earlier stages of their career trajectory). Figure 2 and Figure 3 show the relationship between income and age).

Figure 10. Prevalence of low income based on the low-income measure after-tax (LIM-AT), private households by sex and age group, Southwestern Public Health, 2015



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed March 27, 2019).

The LIM-AT is a relative measure based on half of the Canadian after-tax income (i.e., median) and accounts for the number of people living in the household. Because this is a relative measure, there will always be some people living with a low income. Therefore, it is important to consider the thresholds that are considered low income for each household size (Table 2). Because it is a relative measure, for the low-income rate to decrease, the income gap in the population needs to decrease.²

Table 2. Low income thresholds after-tax, private households in Canada, 2015

Household size	After-tax income
One person	\$22,133
Two persons	\$31,301
Three persons	\$38,335
Four persons	\$44,266
Five persons	\$49,491
Six persons	\$54,215
Seven persons	\$58,558

Source: Statistics Canada. Dictionary, Census of Population, 2016: Table 4.2 Low-income measures thresholds (LIM-AT and LIM-BT) for private households of Canada, 2015. Ottawa, ON: Statistics Canada; 2017. Available from: http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/tab/t4_2-eng.cfm

Overall, the proportion of people living with a low income was slightly higher in Elgin St. Thomas compared to Oxford County (14.3% versus 10.8%, respectively; Table 3). The low-income trends by sex and age group noted in the SWPH region were also found within Elgin St. Thomas and Oxford County.

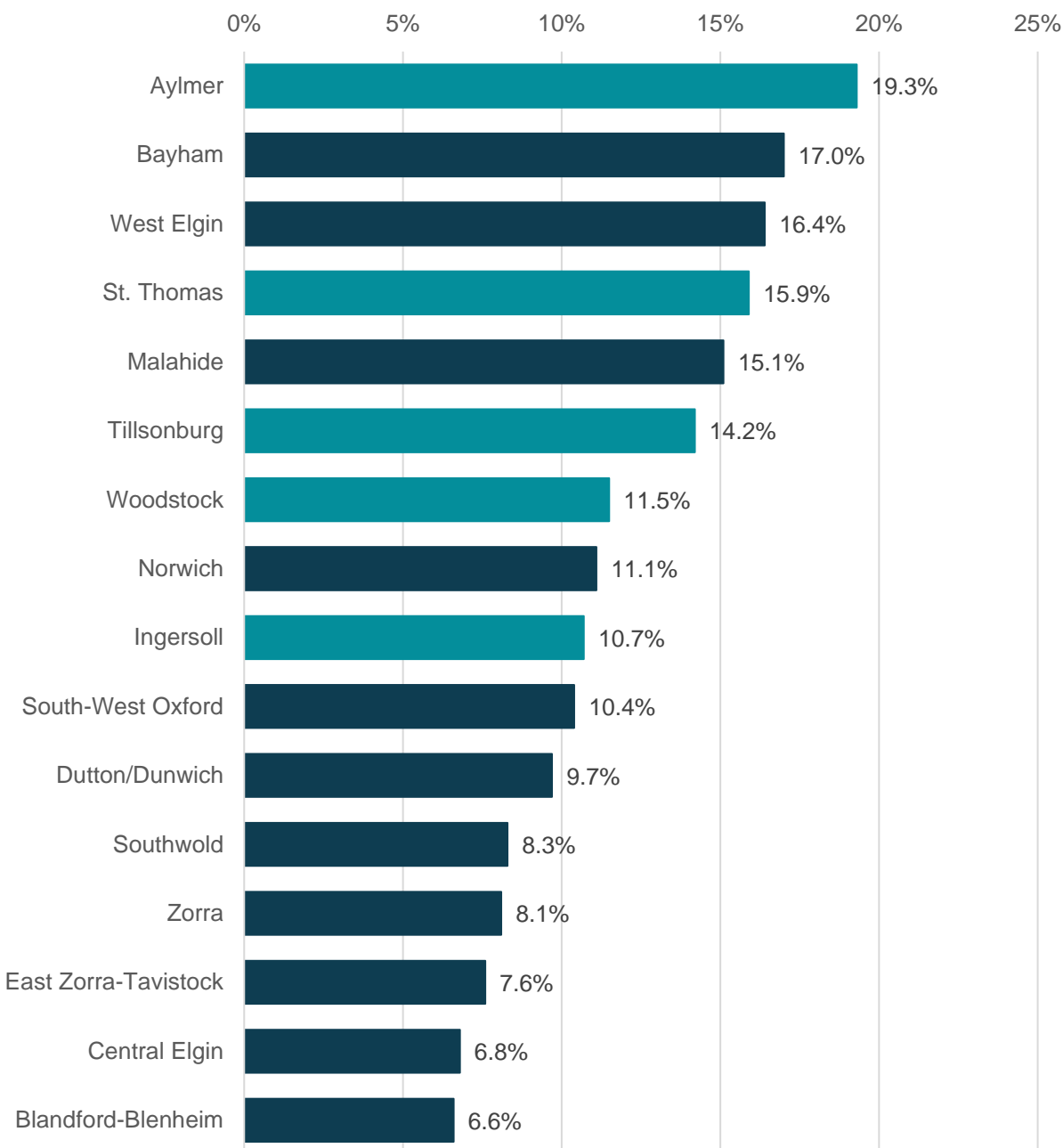
Table 3. Prevalence of low income based on the low-income measure after-tax (LIM-AT), private households, by sex and age group, Elgin St. Thomas and Oxford County, 2015

Source of income	Elgin St. Thomas			Oxford County		
	Total	Males	Females	Total	Males	Females
Total	14.3%	13.4%	15.1%	10.8%	9.8%	11.9%
Less than 17 years	18.8%	19.0%	18.6%	13.7%	13.4%	13.9%
Less than 5 years	21.4%	21.2%	21.8%	15.8%	15.6%	16.1%
18 to 64 years	13.0%	12.1%	13.8%	9.8%	9.0%	10.6%
65 years and older	12.8%	10.3%	15.0%	10.9%	7.7%	13.6%

Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed March 27, 2019).

Within the SWPH region, the municipality with the highest proportion of people living with a low income was Aylmer (19.3%) followed by Bayham (17.0%) and West Elgin (16.4%; Figure 11).

Figure 11. Prevalence of low income based on the low-income measure after-tax (LIM-AT), private households, by municipality, Southwestern Public Health, 2015

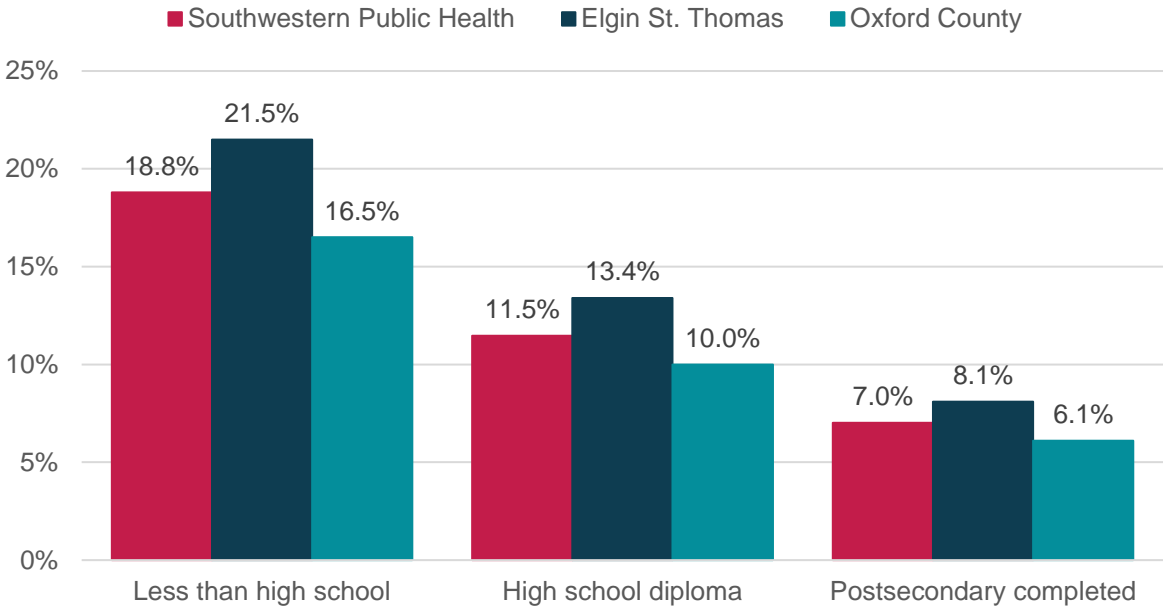


Note: urban municipalities are shown in light blue and rural municipalities are shown in dark blue.

Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed March 27, 2019).

In the SWPH region, the prevalence of low income decreased with increasing education level (Figure 12). This finding may be impacted by age, with more youth having less than a high school diploma. Across all education levels, the proportion of people living with a low income was more pronounced in Elgin St. Thomas; however, the overall trend was similar between Elgin St. Thomas and Oxford County.

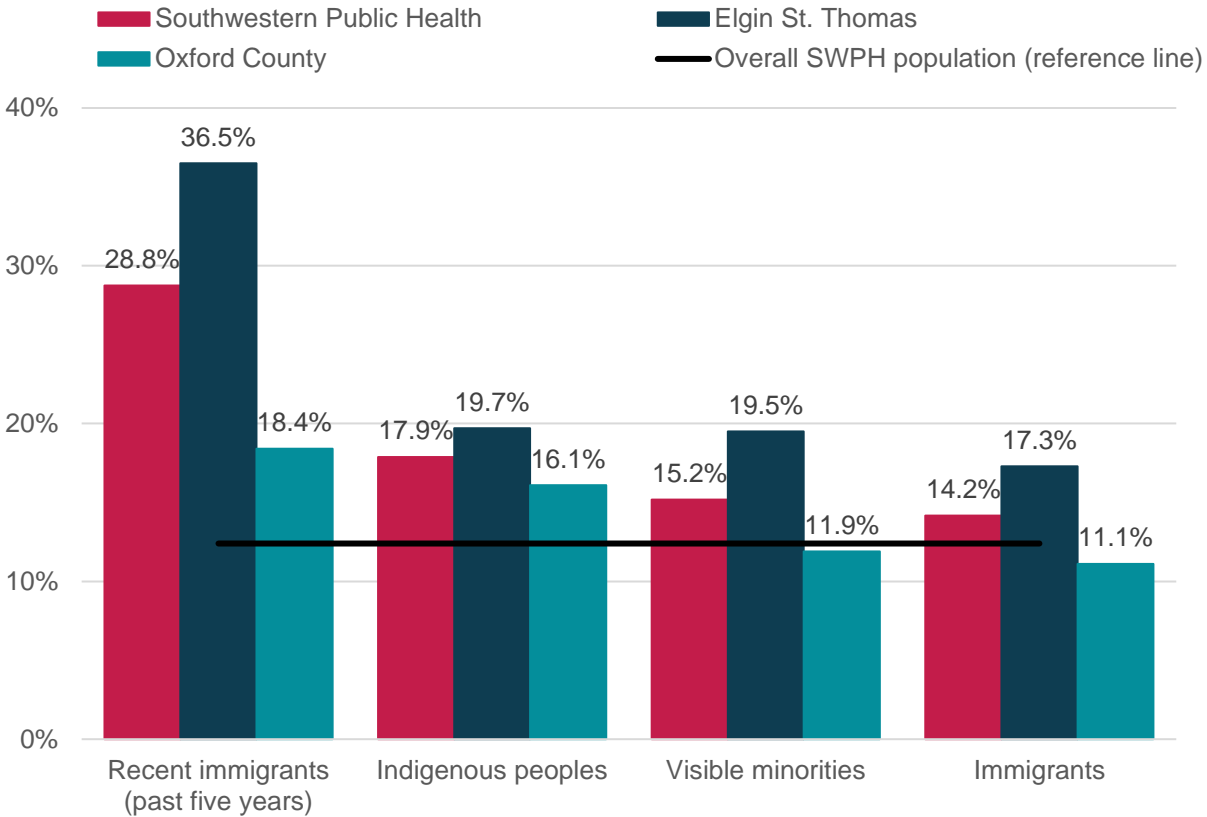
Figure 12. Prevalence of low income based on the low-income measure after-tax (LIM-AT), people 15 years and older in private households, by highest education level and census division, Southwestern Public Health, 2015



Source: Target group profile of the low-income population (LIM-AT), Census, 2016. Community Data Program. Date released: March 24, 2019.

Some ethno-racial subgroups in the SWPH region had a higher prevalence of low income compared to the overall population (12.4%), including immigrants, Indigenous peoples and visible minorities. Notably, 36.5% of people who immigrated to Elgin St. Thomas within the past five years (2011 to 2016) were living with a low income (Figure 13).

Figure 13. Prevalence of low income based on the low-income measure after-tax (LIM-AT), private households, by ethno-racial group and census division, Southwestern Public Health, 2015



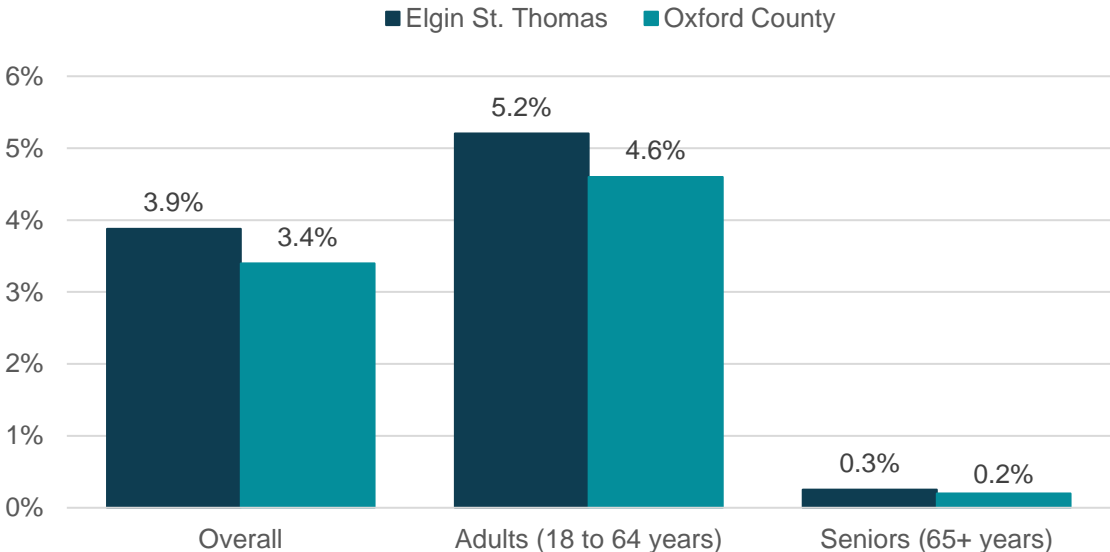
Source: Target group profile of the low-income population (LIM-AT), Census, 2016. Community Data Program. Date released: March 24, 2019.

Working poor

Working individuals that earn an annual income over \$3,000 and have an after-tax income that is below the LIM-AT are considered to be working poor. The limit of \$3,000 is based on the eligibility criteria to receive the Federal government’s Working Income Tax Benefit (WITB), a tax credit that provides relief for people with low income in the workforce and encourages others to enter the workforce.

In 2015, 3.9% of Elgin St. Thomas residents and 3.4% of Oxford County residents aged 18 years and older were working poor (Figure 14). Most people who were working poor were adults between 18 and 64 years old, which is expected because many people retire when they turn 65 years old. The working poor excludes people that were postsecondary students (part-time or full-time), children of any age living at home and parents who were less than 18 years old, regardless of their income.

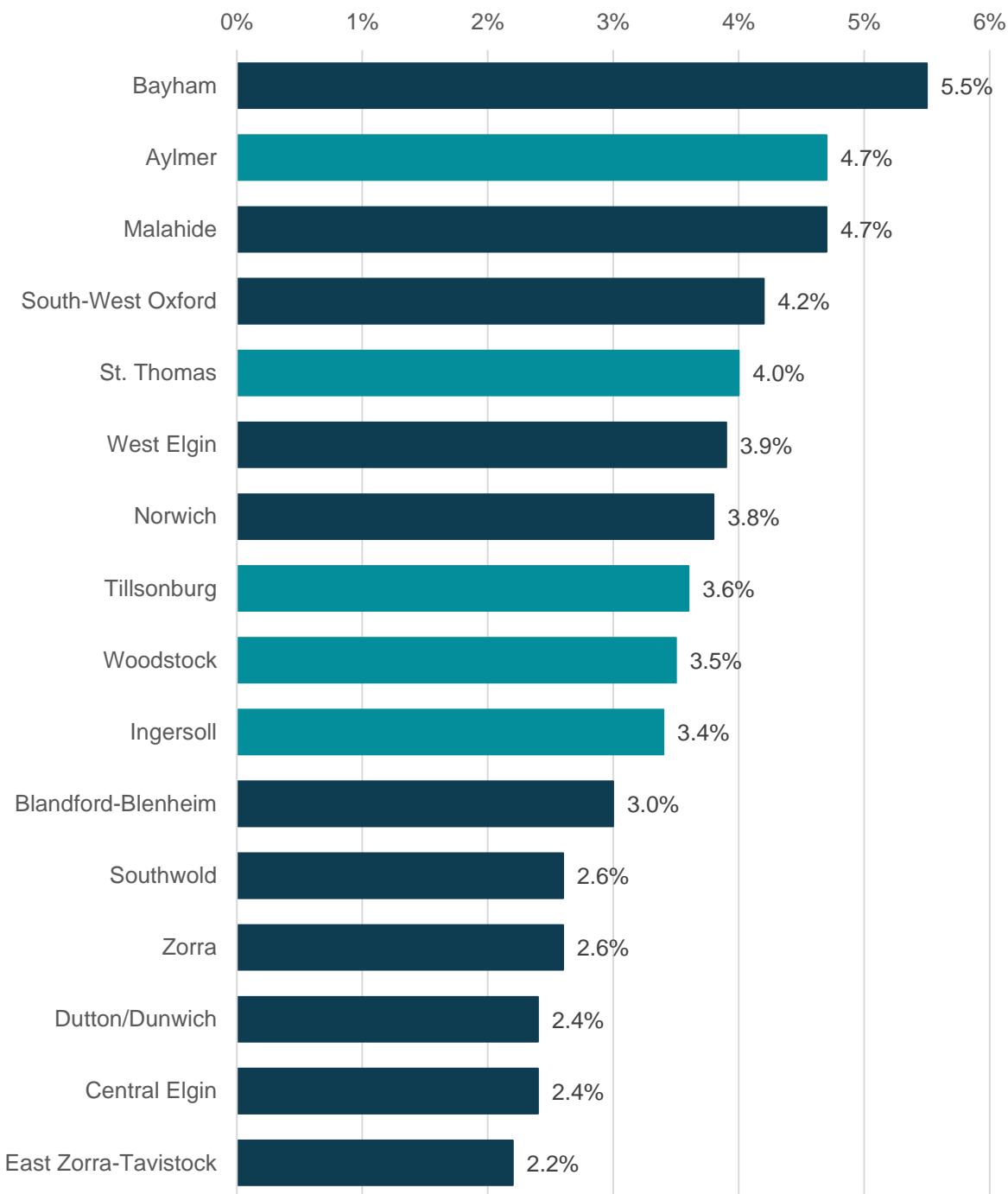
Figure 14. Working poor, people 18 years and older, by age group, Elgin St. Thomas and Oxford County, 2015



Source: Working poverty (custom table), T1 Family Files (T1FF; 2015), Income Statistics Division, Statistics Canada (Reference #17037), Date Extracted: April 2016.

Within the SWPH region, the municipality with the highest proportion of people who were working poor was Bayham (5.5%) followed by Aylmer (4.7%) and Malahide (4.7%; Figure 15).

Figure 15. Working poor, people 18 years and older, by municipality, Southwestern Public Health, 2015



Note: Urban municipalities are shown in light blue and rural municipalities are shown in dark blue.

Source: Working poverty (custom table), T1 Family Files (T1FF; 2015), Income Statistics Division, Statistics Canada (Reference #17037), Date Extracted: April 2016.

Poverty

In November 2018, the federal government announced that the Market Basket Measure (MBM) is the official poverty cut-off for Canada (Bill C-87: Poverty Reduction Act). The MBM thresholds are based on the cost of a basket of food, clothing, shelter, transportation and some additional necessary items. The costs of these items represent a modest and basic standard of living. Households with a disposable income^b lower than these thresholds are considered to be living in poverty (Table 4).

Please see the appendix for a more detailed description of differences between the low-income measure after tax (LIM-AT) and the Market Basket Measure (MBM). Due to differences between these measures, more people are living with a low income compared to living in poverty.

Table 4. Market Basket Measure (MBM) thresholds by economic family size, Ontario, 2015

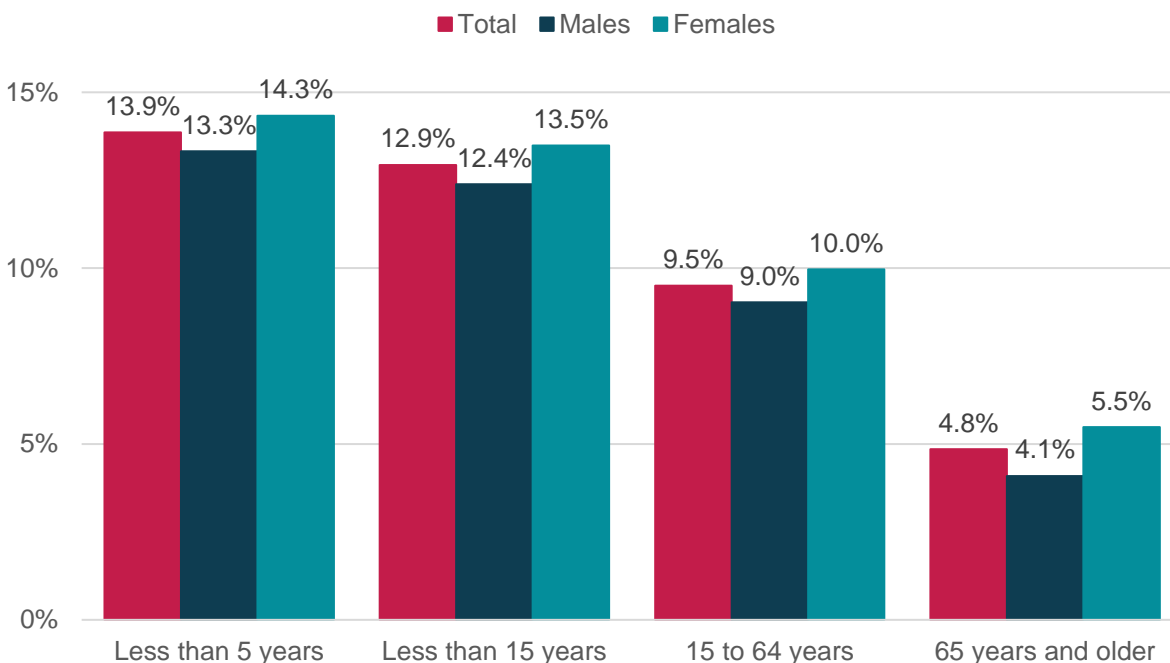
Population size	One person	Two persons	Three persons	Four persons	Five persons
Rural	\$18,356	\$25,959	\$31,793	\$36,711	\$41,044
Small population centres (Less than 30,000)	\$18,254	\$25,815	\$31,617	\$36,508	\$40,817
Medium population centres (30,000 to 99,999)	\$17,166	\$24,276	\$29,732	\$34,332	\$38,384
Large population centres (100,000 to 499,999)	\$18,436	\$26,072	\$31,932	\$36,872	\$41,224

Source: Statistics Canada. Dictionary, Census of Population, 2016: Table 4.5 Market Basket Measure (MBM) thresholds for economic families and persons not in economic families, 2015. Ottawa, ON: Statistics Canada; 2017. Available from: https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/tab/t4_5-eng.cfm

In 2015, 9.3% of SWPH residents were living in poverty. The rate of poverty was highest among children less than five years old (13.9%) and was lowest among adults 65 years and older (4.8%; Figure 16). Across all age groups, females had a slightly higher rate of poverty than males. The rate of poverty was also slightly higher in Elgin St. Thomas compared to Oxford County (10.8% versus 8.0%, respectively; Table 5). The trends by age group found in the SWPH region overall were also evident in Elgin St. Thomas and Oxford County.

^b Disposable income is the household income that is left after paying taxes, child support and alimony payments, child care costs and non-insured, prescribed health care costs.⁸

Figure 16. Prevalence of poverty, by sex and age group, Southwestern Public Health, 2015



Source: Target group profile of the low-income population (MBM), Census, 2016. Community Data Program. Date released: July 19, 2018.

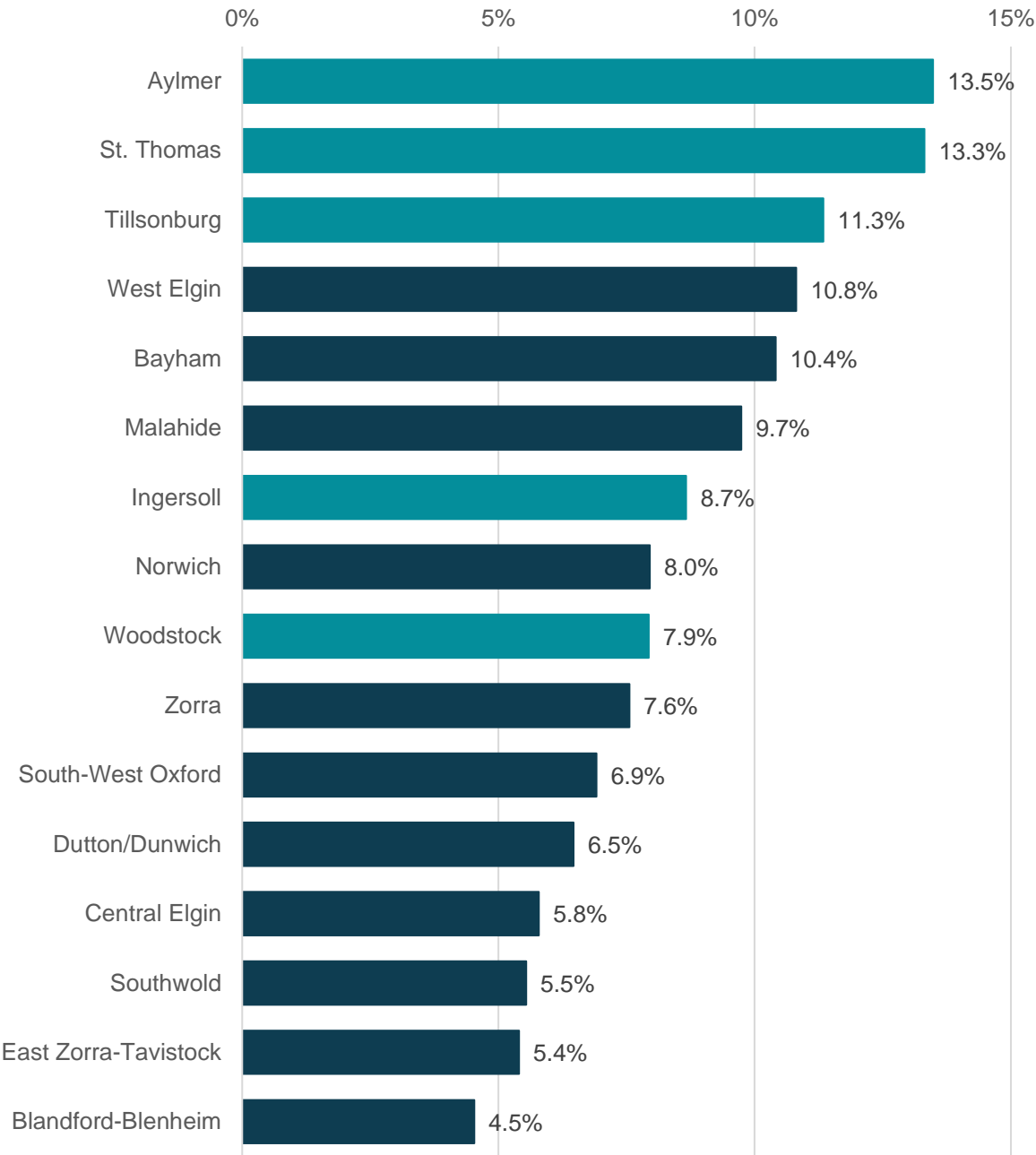
Table 5. Prevalence of poverty, by sex and age group, Elgin St. Thomas and Oxford County, 2015

Source of income	Elgin St. Thomas			Oxford County		
	Total	Males	Females	Total	Males	Females
Total	10.8%	10.4%	11.2%	8.0%	7.6%	8.5%
Less than 15 years	14.5%	14.2%	14.9%	11.6%	10.8%	12.3%
Less than 5 years	16.3%	14.8%	17.8%	11.9%	12.2%	11.7%
15 to 64 years	11.3%	10.6%	11.9%	8.1%	7.8%	8.4%
65 years and older	5.4%	5.1%	5.7%	4.4%	3.3%	5.3%

Source: Target group profile of the low-income population (MBM), Census, 2016. Community Data Program. Date released: July 19, 2018.

Within the SWPH region, the municipality with the highest rate of poverty was Aylmer (13.5%) followed by St. Thomas (13.3%; Figure 17).

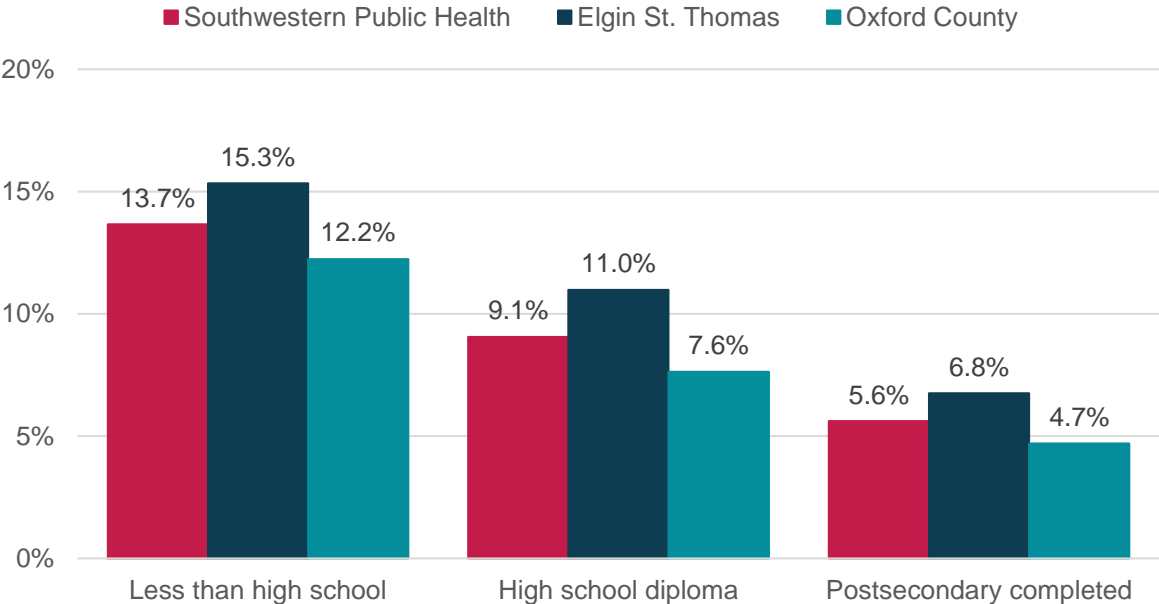
Figure 17. Prevalence of poverty by municipality, Southwestern Public Health, 2015



Note: Urban municipalities are shown in light blue and rural municipalities are shown in dark blue.
Source: Target group profile of the low-income population (MBM), Census, 2016. Community Data Program. Date released: July 19, 2018.

In the SWPH region, the prevalence of poverty decreased with increasing education level (Figure 18). However, this finding may be impacted by age, with more youth having less than a high school diploma. Across all education levels, people living in Elgin St. Thomas had a higher rate of poverty compared to people living in Oxford County.

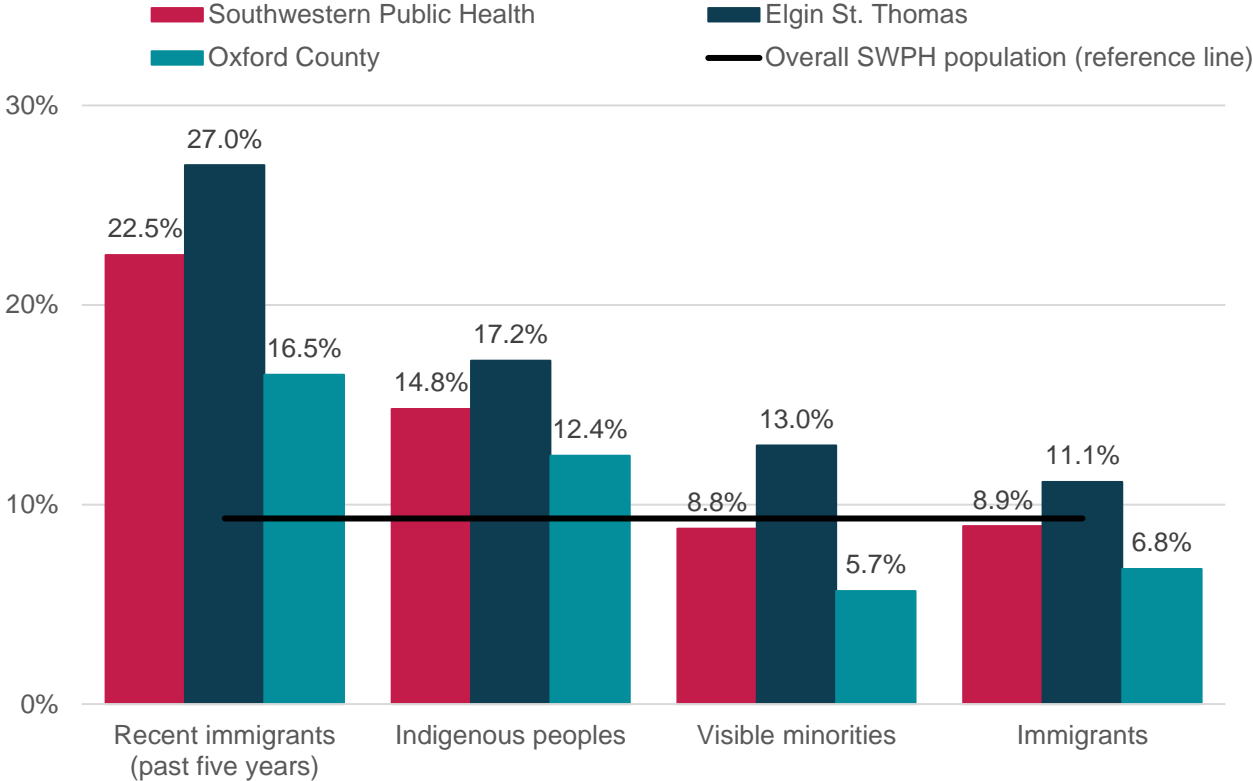
Figure 18. Prevalence of poverty, people 15 years and older in private households, by education level and census division, Southwestern Public Health, 2015



Source: Target group profile of the low-income population (MBM), Census, 2016. Community Data Program. Date released: July 19, 2018.

Some ethno-racial subgroups of the population in the SWPH region had a higher rate of poverty compared to the overall population (9.3%), including recent immigrants and Indigenous peoples. In Elgin St. Thomas, immigrants (overall, not just recent immigrants) and visible minorities also had a higher rate of poverty compared to the general population (10.8%), but in Oxford County the rate of poverty was lower in these two groups. Notably, 27.0% of people who immigrated to Elgin St. Thomas within the past five years (2011 to 2016) were living in poverty (Figure 19).

Figure 19. Prevalence of poverty by ethno-racial group and census division, Southwestern Public Health, 2015

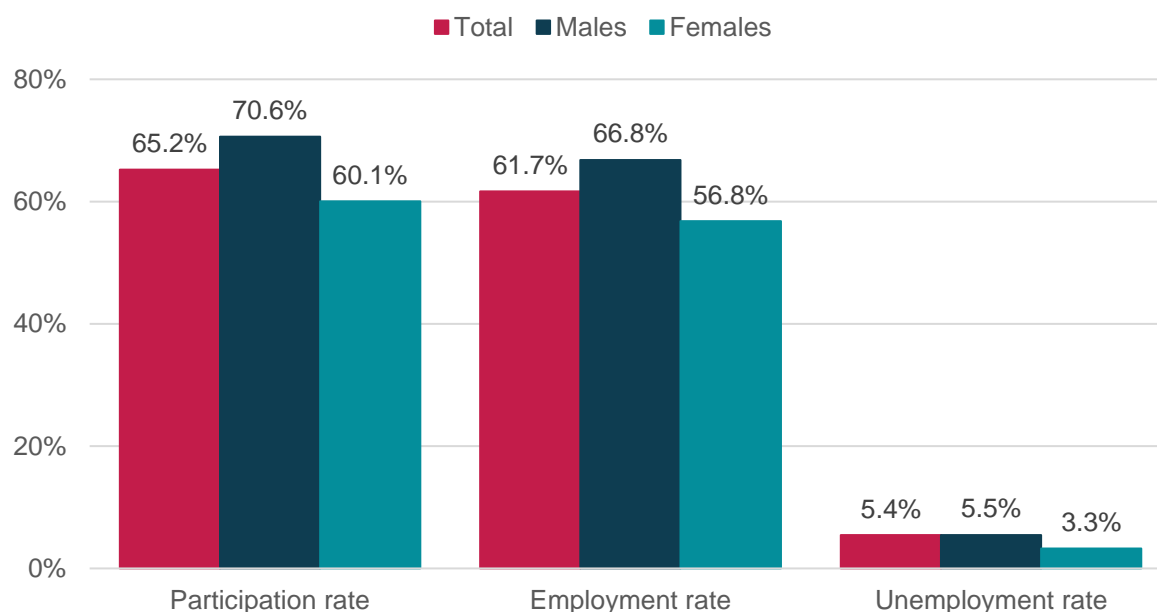


Source: Target group profile of the low-income population (MBM), Census, 2016. Community Data Program. Date released: July 19, 2018.

Employment and Labour Market

In the SWPH region, 65.2% of people 15 years and older were in the labour force (i.e., employed or looking for work, also called the “participation rate”) and 61.7% were employed. In the SWPH region, the participation rate and the employment rate were higher among males (Figure 20), likely because a smaller proportion of women were in the labour force relative to men. Among people in the labour force, the unemployment rate was slightly higher among males compared to females (5.5% versus 3.3%).

Figure 20. Labour force status, people 15 years and older in private households, by sex, Southwestern Public Health, 2016



Note: the employment rate uses the total population as the denominator whereas the unemployment rate uses the number of people in the labour force as the denominator. Therefore, the sum of the employment and unemployment rate will not total 100%.

Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed April 22, 2019).

Within the SWPH region, the participation rate and employment rate were both slightly higher in Oxford County compared to Elgin St. Thomas whereas the unemployment rate was slightly higher in Elgin St. Thomas compared to Oxford County (Table 6).

Table 6. Labour force status, people 15 years and older in private households, by sex, Elgin St. Thomas and Oxford County, 2016

Labour force status	Elgin St. Thomas			Oxford County		
	Total	Males	Females	Total	Males	Females
In the labour force (participation rate)	63.4%	68.7%	58.3%	66.7%	72.1%	61.5%
Employment rate	59.3%	64.4%	54.5%	63.5%	68.6%	58.6%
Unemployment rate	6.3%	6.2%	6.5%	4.8%	4.9%	4.6%
Not in the labour force	36.6%	31.3%	41.7%	33.3%	27.9%	38.5%

Note: the employment rate uses the total population as the denominator whereas the unemployment rate uses the number of people in the labour force as the denominator. Therefore, the sum of the employment and unemployment rate will not total 100%.

Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed April 2, 2019).

Indigenous peoples

In the SWPH region, 68.1% of Indigenous peoples 15 years and older were in the labour force (i.e., employed or looking for work, also called the “participation rate”), 62.8% were employed and 5.4% were unemployed. The unemployment rate among Indigenous peoples was considerably higher among males compared to females in Oxford County – a finding that was not found in the general population (Table 7).

Table 7. Labour force status, Indigenous peoples 15 years and older in private households, by sex, Elgin St. Thomas and Oxford County, 2016

Labour force status	Elgin St. Thomas			Oxford County		
	Total	Males	Females	Total	Males	Females
In the labour force (participation rate)	64.4%	66.4%	63.8%	71.8%	77.5%	66.9%
Employment rate	59.2%	60.2%	59.3%	66.3%	68.9%	64.3%
Unemployment rate	8.1%	9.4%	7.1%	7.7%	12.0%	3.8%
Not in the labour force	35.3%	34.4%	36.2%	27.8%	22.5%	33.1%

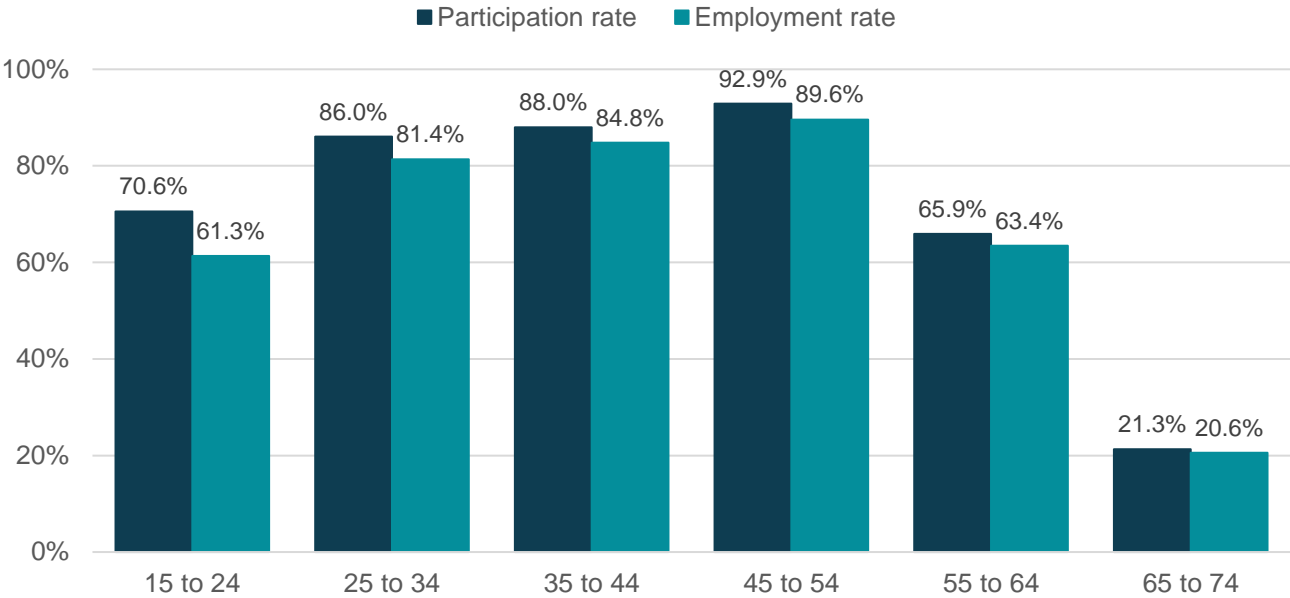
Note: The employment rate uses the total population as the denominator whereas the unemployment rate uses the number of people in the labour force as the denominator. Therefore, the sum of the employment and unemployment rate will not total 100%.

Source: Statistics Canada. 2018. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Aboriginal Population Profile. 2016 Census. Statistics Canada Catalogue no. 98-510-X2016001. Ottawa. Released July 18, 2018. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/abpopprof/index.cfm?Lang=E> (accessed April 9, 2019).

Among people 15 years and older living in the SWPH region that worked in 2015, 56.6% worked for the full year (49 weeks or more) and full-time (30 hours or more per week) compared to 43.4% who worked for part of the year and/or part-time. On average, people worked 44 out of 52 weeks.

In the SWPH region, the highest labour force participation rate and employment rate was among people aged 45 to 54 years (92.9% and 89.6%, respectively). The lowest participation and employment rates were among people aged 65 to 74 years followed by people aged 55 to 64 years and people aged 15 to 24 years (Figure 21). The largest gap between the labour force participation rate and employment rate was among youth/young adults (15 to 24 years), indicating that more young people may be unemployed and looking for work (Figure 21).

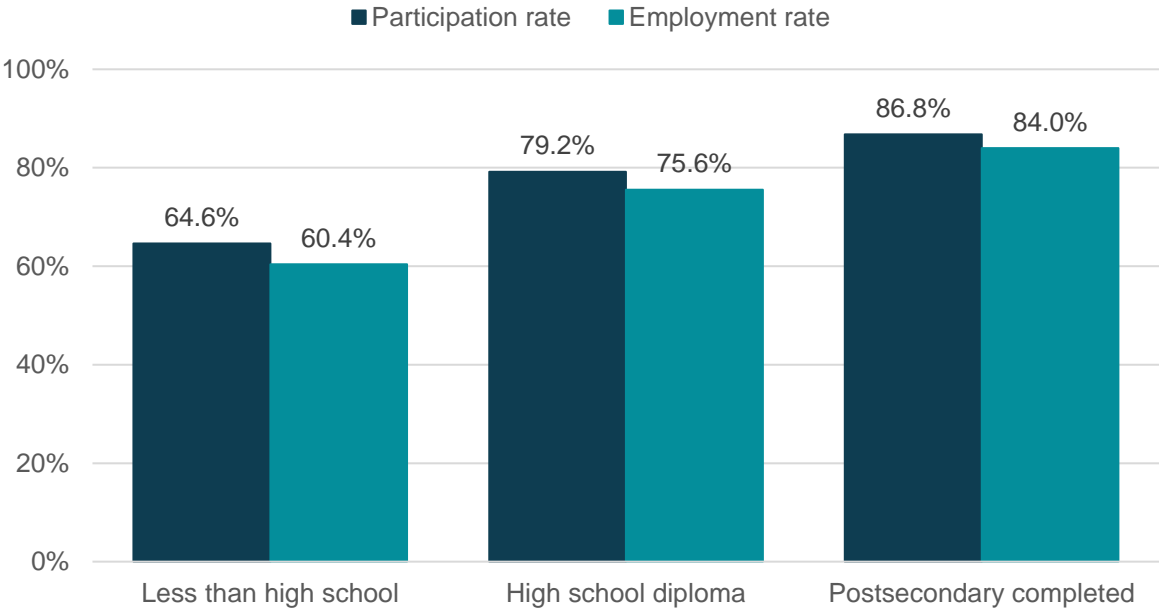
Figure 21. Labour force status, people 15 to 74 years in private households, by age group, Southwestern Public Health, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016365.

The participation rate and employment rate both increased with education level (Figure 22). The education data are presented for people aged 25 to 64 years as opposed to 15 years and older to reduce the effect of age on education and labour force status. For example, among people 15 years and older, a larger proportion of young people may be in the “less than high school” education category because they have not reached the typical age when people complete high school and pursue further education. Therefore, the differences in labour force status by education level may be more affected by age than education level itself.

Figure 22. Labour force status, people 25 to 64 years and older in private households, by education level, Southwestern Public Health, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016365.

In the SWPH region, residents who studied agriculture, natural resources and conservation in their postsecondary education had the highest participation rate and employment rate, whereas residents who studied humanities and education had the lowest participation rate and employment rate (Table 8). This means that a higher proportion of people with postsecondary education in these fields were looking for work or were employed. It does not necessarily indicate that they were employed in their field of study (see Figure 24 for unemployment rates within types of occupations).

There were some differences in employment rates by major field of postsecondary education between Elgin St. Thomas and Oxford County. However, people who completed postsecondary education had a higher rate of employment regardless of their major fields of study compared to people who did not complete postsecondary education.

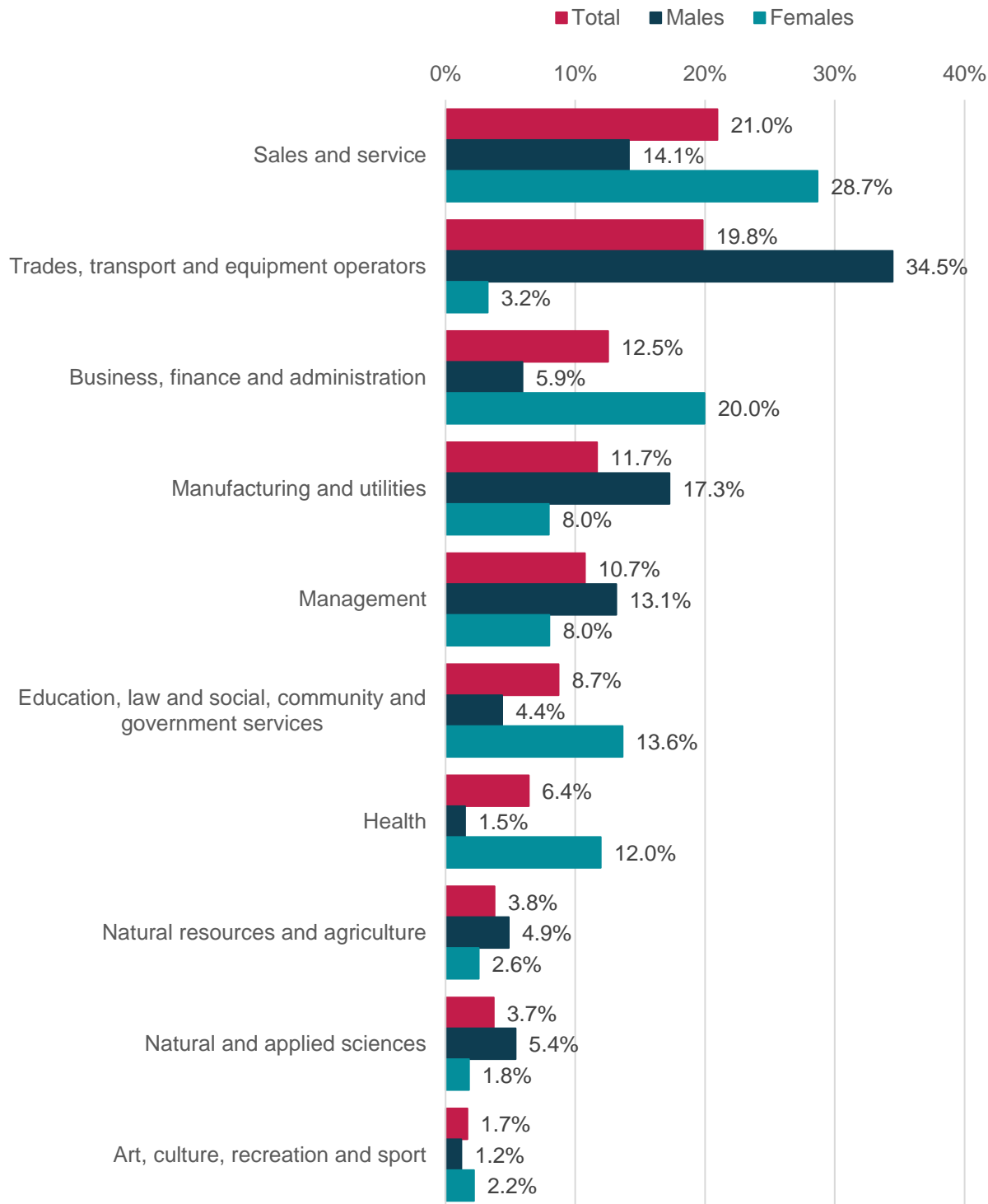
Table 8. Labour force status, people 15 years and older in private households, by postsecondary major field of study and census division, Southwestern Public Health, 2016

Major field of study	Southwestern Public Health		Elgin St. Thomas		Oxford County	
	Participation rate	Employment rate	Participation rate	Employment rate	Participation rate	Employment rate
Agriculture, natural resources and conservation	83.0%	80.7%	80.7%	78.4%	84.4%	82.2%
Visual and performing arts and communications technologies	78.7%	75.0%	76.0%	70.2%	80.5%	78.2%
Physical and life sciences and technologies	78.0%	74.4%	78.4%	75.0%	77.8%	74.1%
Personal, protective and transportation services	77.1%	74.7%	75.1%	72.6%	78.7%	76.4%
Social and behavioural sciences and law	75.7%	72.4%	75.7%	72.3%	75.7%	72.5%
Architecture, engineering and related technologies	75.6%	72.9%	74.9%	71.1%	76.1%	74.2%
Business, management and public administration	74.4%	72.3%	72.7%	70.1%	75.8%	74.0%
Mathematics, computer and information sciences	73.9%	71.2%	73.9%	72.5%	73.9%	70.2%
Health and related fields	72.4%	69.8%	71.6%	68.8%	73.2%	70.7%
Humanities	71.0%	66.3%	69.9%	64.0%	71.9%	68.1%
Education	61.2%	59.7%	61.3%	60.3%	61.2%	59.3%
No postsecondary certificate, diploma or degree	57.7%	53.4%	55.1%	50.3%	59.7%	55.8%

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016284.

In the SWPH region, the most common type of occupation was sales and service (21.0%) followed by trades, transport and equipment operators (19.8%). Some occupations were more common among males, including trades, transport and equipment operators; manufacturing and utilities; and management. Occupations more common among females included sales and service; business, finance and administration; education, law and social, community and government services; and health (Figure 25).

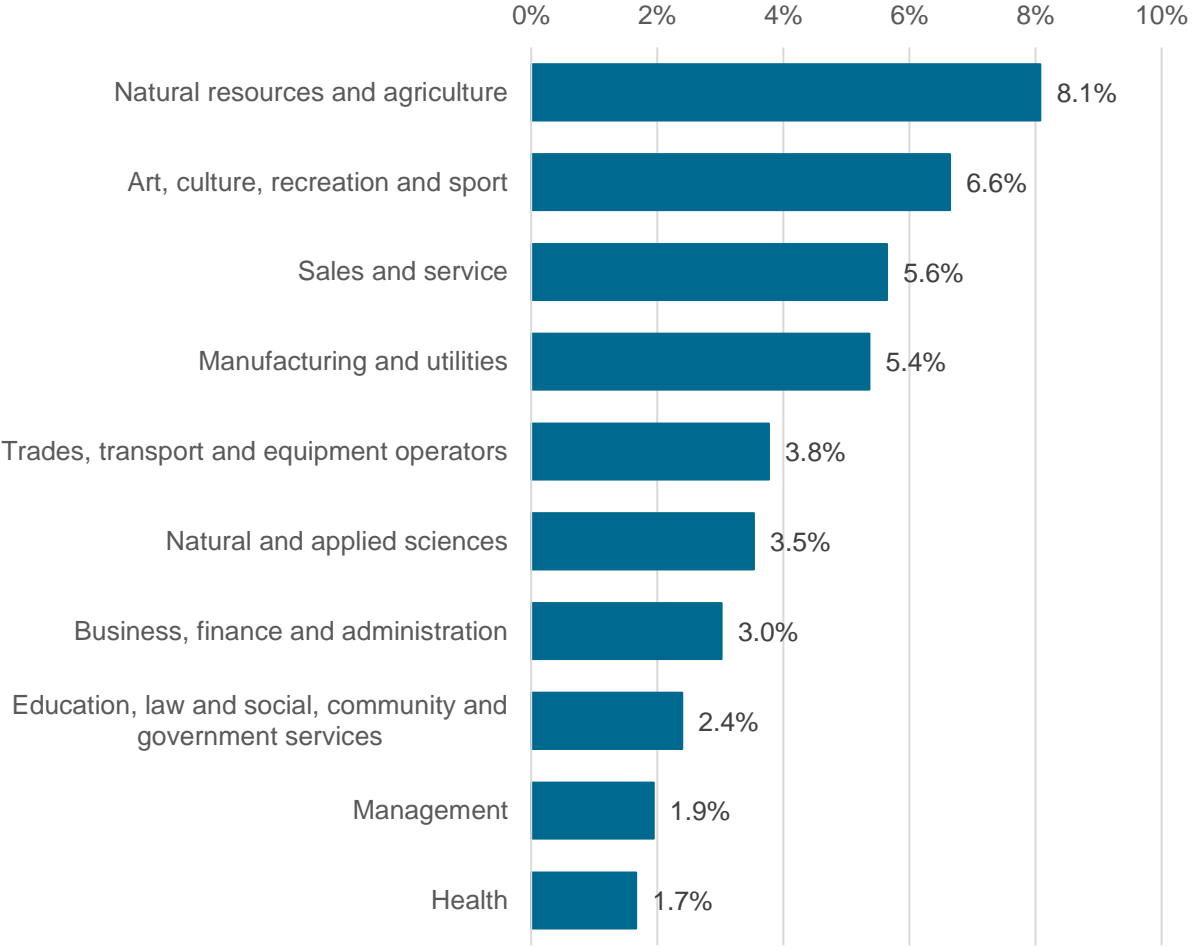
Figure 23. Type of occupation, people 15 years and older in private households in the labour force, by sex, Southwestern Public Health, 2016



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed April 2, 2019).

Among people 15 years and older in the labour force, the unemployment rate was highest for people in the natural resources and agriculture sector (8.1%) followed by art, culture, recreation and sport occupations (6.6%; Figure 24).

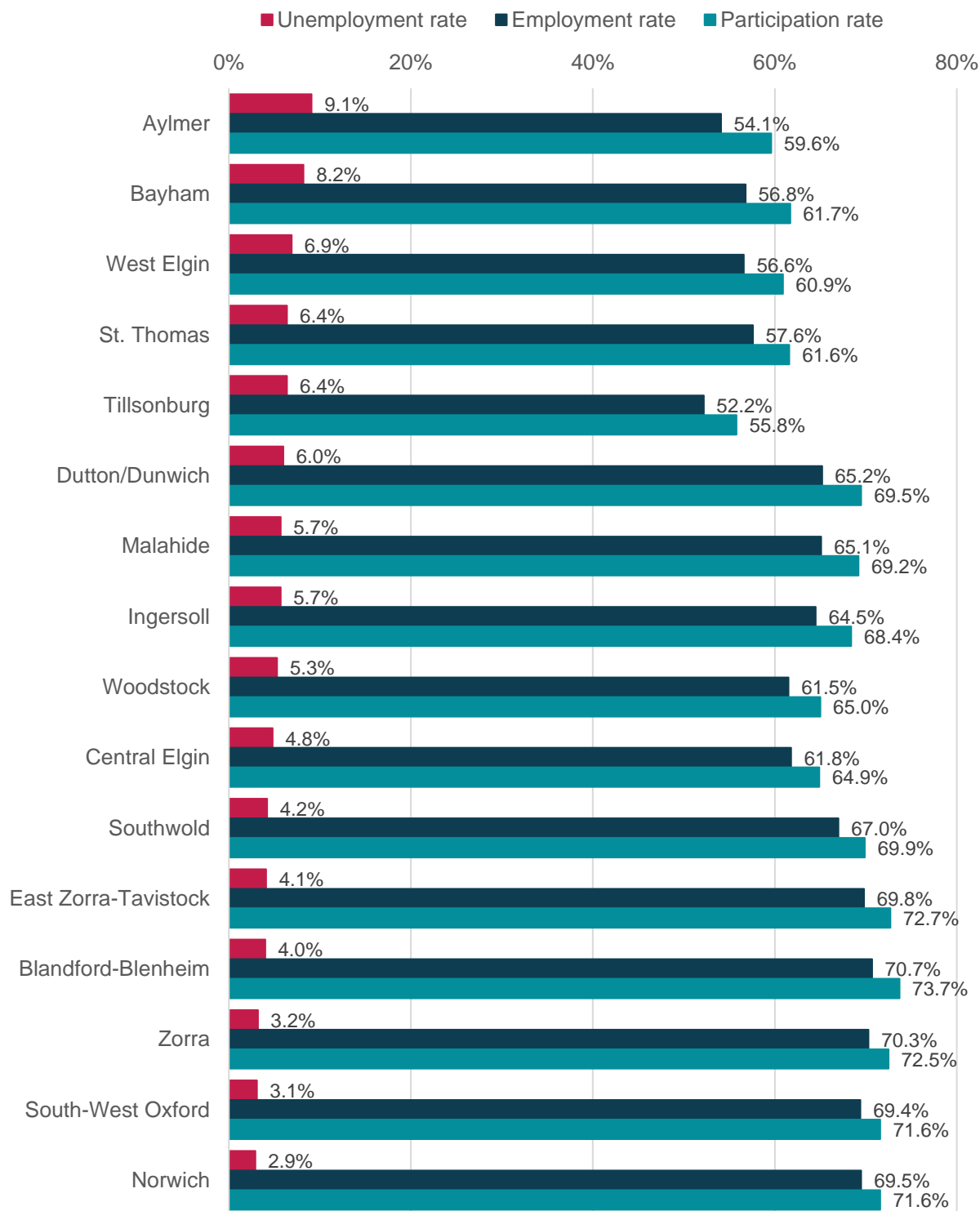
Figure 24. Unemployment rate within types of occupations, people 15 years and older in private households in the labour force, Southwestern Public Health, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016291

Within the SWPH region, the participation and employment rates were highest in the municipality of Blandford-Blenheim and lowest in Tillsonburg (Figure 25).

Figure 25. Labour force status, descending order by unemployment rate, people 15 years and older, by municipality, Southwestern Public Health, 2016



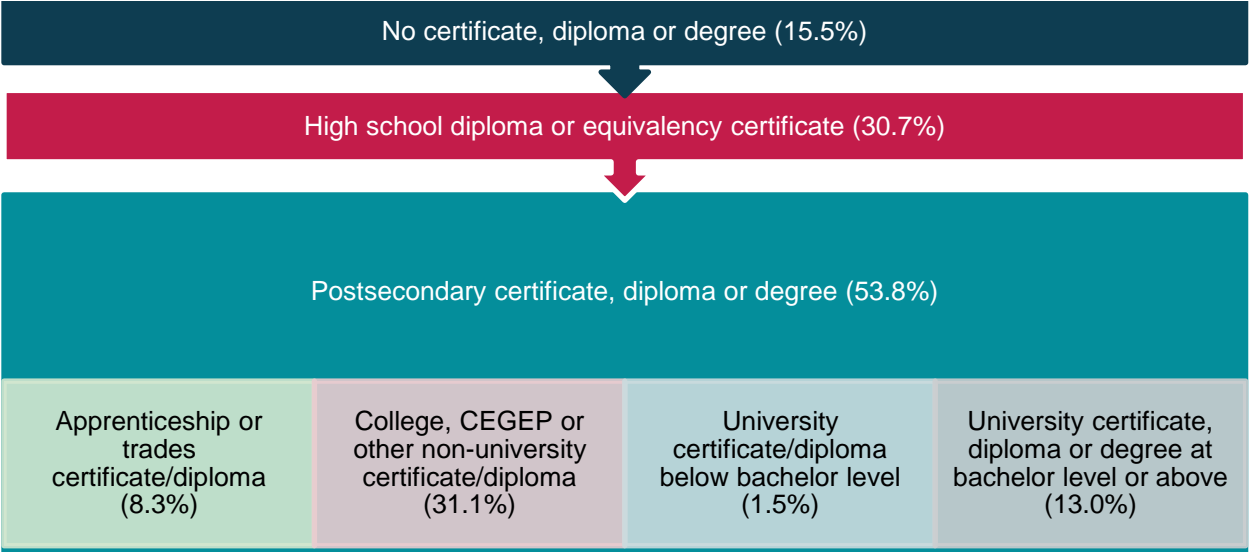
Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed April 2 & May 22, 2019).

Education

In 2017, the four-year graduation rate was 66.9% for Thames Valley District School Board and 84.5% for London District Catholic School Board.³ The five-year graduation rate was 78.8% for Thames Valley District School Board and 90.1% for London District Catholic School Board.³ These results may be influenced by differences in the geographic areas the school boards serve (including the geographic size and number of students) as well as the programs offered.

In 2016, over half (53.8%) of people aged 25 to 64 years living in the SWPH region had a postsecondary certificate, diploma or degree (Figure 26). Within that group, almost one-third (31.1%) had a college certificate or diploma. However, about one in seven people did not have a certificate, diploma or degree of any kind, including high school.

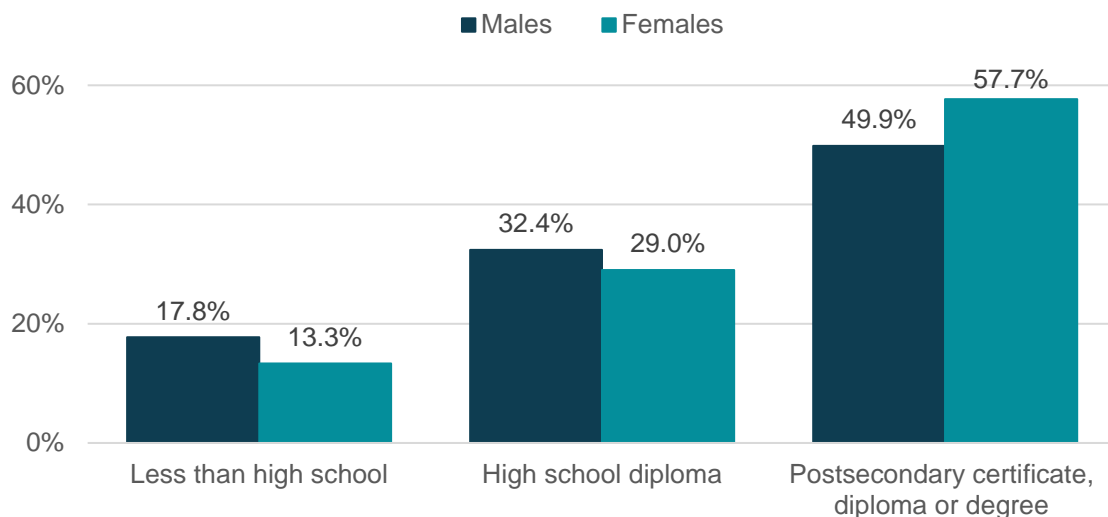
Figure 26. Highest level of education, people 25 to 64 years in private households, Southwestern Public Health, 2016



Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed April 1, 2019).

Among people aged 25 to 64 years, a higher proportion of females had a postsecondary certificate, diploma or degree compared to males (57.7% versus 49.9%; Figure 27).

Figure 27. Highest level of education, people 25 to 64 years in private households, by sex, Southwestern Public Health, 2016

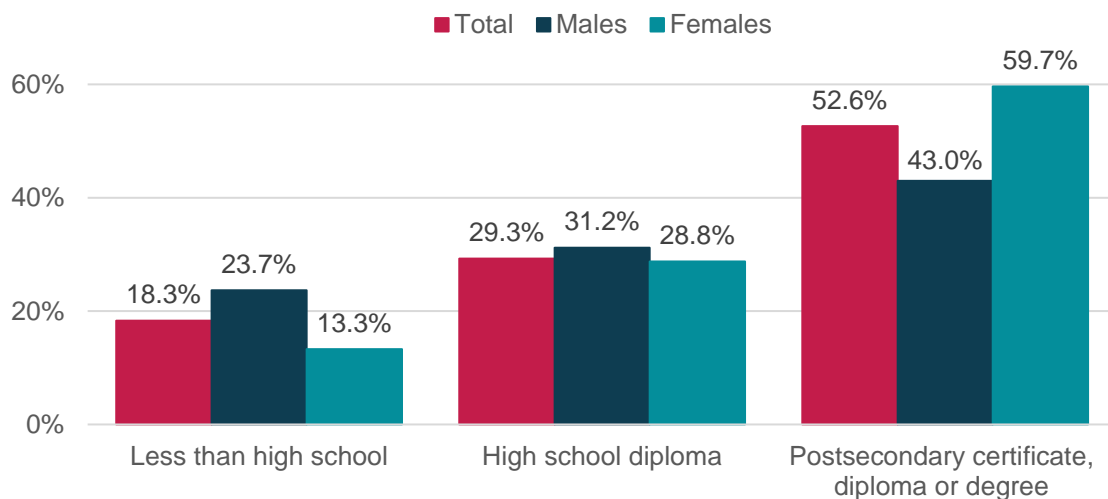


Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed April 1, 2019).

Indigenous peoples

Among Indigenous people aged 25 to 64 years, a higher proportion of females had a postsecondary certificate, diploma or degree compared to males (Figure 28), a finding which was similar to the general population in the SWPH region.

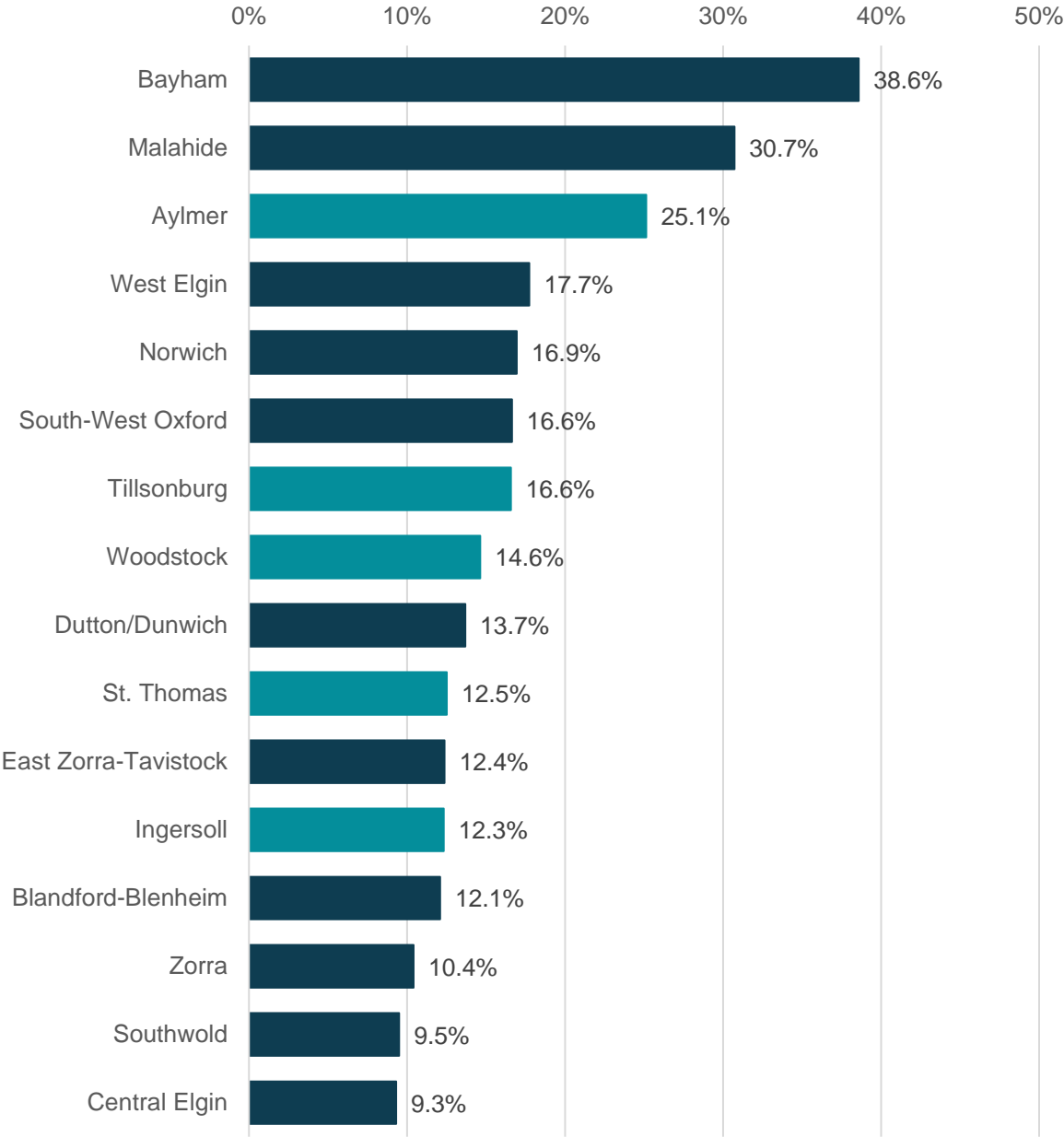
Figure 28. Highest level of education, Indigenous peoples 25 to 64 years in private households, by sex, Southwestern Public Health, 2016



Source: Statistics Canada. 2018. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Aboriginal Population Profile. 2016 Census. Statistics Canada Catalogue no. 98-510-X2016001. Ottawa. Released July 18, 2018. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/abpopprof/index.cfm?Lang=E> (accessed April 9, 2019).

Within the SWPH region, the municipality with the highest proportion of people aged 25 to 64 years without a certificate, diploma or degree (including high school) was Bayham (38.6%) followed by Malahide (30.7%) and Aylmer (25.1%; Figure 29).

Figure 29. No certificate, diploma or degree, people 25 to 64 years in private households, by municipality, Southwestern Public Health, 2016



Note: urban municipalities are shown in light blue and rural municipalities are shown in dark blue.
Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed April 1, 2019).

Among people aged 25 to 64 years, the most common major field of study was architecture, engineering and related technologies (12.7%), such as mechanic and repair technologies, engineering technologies and precision production. This major field of study was much more common among males compared to females (24.3% versus 1.3%; Table 9). The next most common major field of study was health and related fields (10.5%), which was more common among females.

Table 9. Postsecondary major field of study, people 25 to 64 years in private households, by sex, Southwestern Public Health, 2016

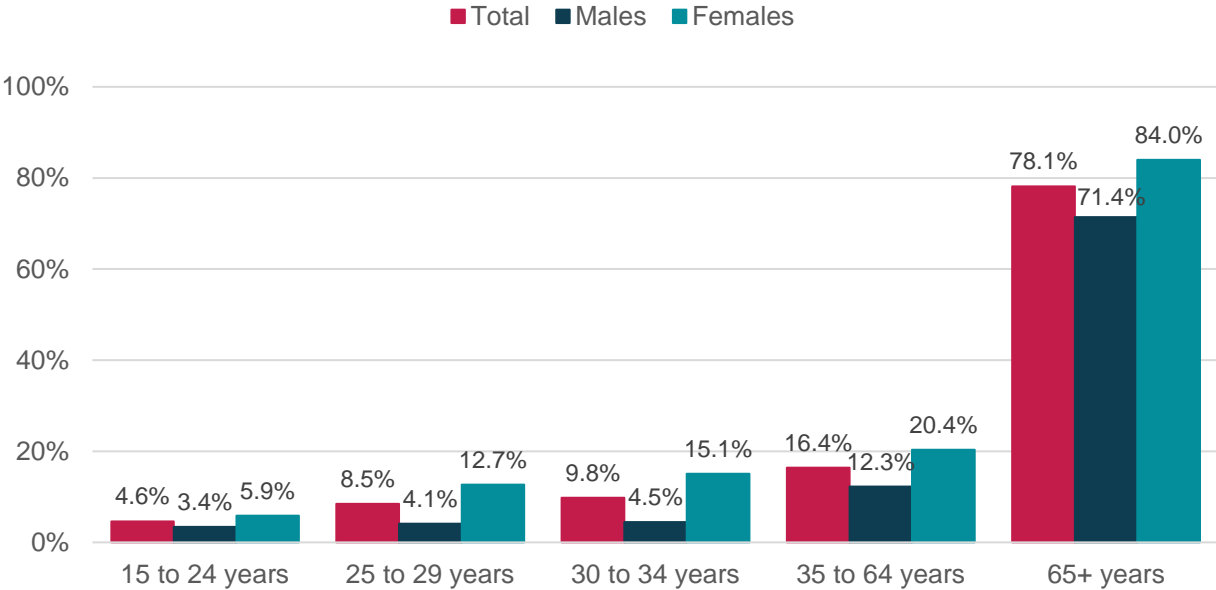
Major field of study	Total	Males	Females
Architecture, engineering and related technologies	12.7%	24.3%	1.3%
Health and related fields	10.5%	2.7%	18.1%
Business, management and public administration	9.2%	5.6%	12.8%
Social and behavioural sciences and law	5.5%	2.4%	8.6%
Personal, protective and transportation services	4.6%	4.4%	4.7%
Education	2.6%	1.3%	3.9%
Agriculture, natural resources and conservation	2.5%	3.8%	1.2%
Humanities	1.9%	1.4%	2.4%
Visual and performing arts and communications technologies	1.6%	1.2%	2.0%
Mathematics, computer and information sciences	1.5%	1.8%	1.2%
Physical and life sciences and technologies	1.2%	1.0%	1.3%
No postsecondary certificate, diploma or degree	46.2%	50.1%	42.3%

Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed April 1, 2019).

Not in Employment, Education or Training

In 2016, 27.0% of people 15 years and older living in the SWPH region were not in employment (i.e., unemployed or not looking for work), education or training; this statistic is known as the NEET rate. The overall NEET rate was higher among females compared to males (31.8% versus 21.9%), a pattern which was consistent across all age groups (Figure 30). The NEET rates increased with age, with over three quarters of people 65 years and older not in employment, education or training, likely due to retirement. The NEET rates in the 15- to 29-year age groups typically represent the transition period from school to work. The trends by sex and age group found within the SWPH population overall were also found in Elgin St. Thomas and Oxford County (Figure 30).

Figure 30. Not in employment, education or training (NEET), people 15 years and older in private households, by sex and age group, Southwestern Public Health, 2016



Source: Age Groups (10), Labour force Status (8), Attendance at school (5), Work activity during the reference year (9), Visible minority and Aboriginal identity status (20) and Sex (3), for the Population 15 Years and Over, 2016 Census. Community Data Program. Date released: December 18, 2018.

Table 10. Not in employment, education or training (NEET), people 15 years and older in private households, by sex and age group, Elgin St. Thomas and Oxford County, 2016

Age group	Elgin St. Thomas			Oxford County		
	Total	Males	Females	Total	Males	Females
Total	28.2%	23.1%	33.1%	26.0%	21.0%	30.8%
15 to 24 years	5.0%	3.3%	6.8%	4.2%	3.4%	5.1%
15 to 19 years	4.3%	3.5%	5.4%	3.6%	3.6%	3.6%
20 to 24 years	5.9%	3.4%	8.5%	4.9%	3.4%	6.6%
25 to 29 years	11.0%	4.4%	17.0%	6.7%	3.9%	9.5%
30 to 34 years	12.0%	5.0%	18.3%	8.2%	4.2%	12.5%
35 to 64 years	18.3%	14.3%	22.1%	14.9%	10.7%	18.9%
65 years and older	77.8%	71.0%	83.8%	78.4%	71.7%	84.1%

Source: Age Groups (10), Labour force Status (8), Attendance at school (5), Work activity during the reference year (9), Visible minority and Aboriginal identity status (20) and Sex (3), for the Population 15 Years and Over, 2016 Census. Community Data Program. Date released: December 18, 2018.

There is a common belief that youth not in employment, education or training are at increased risk of facing financial hardship and may lack the skills needed to improve their economic situation. This may be the case for people who are unable to work or who are discouraged from not being able to find work and stop participating in the labour force. However, that is not always the case; NEET rates are also affected by personal choices, such as taking time off work to care for children, to volunteer or to travel.⁴

Housing

In 2016, three-quarters (74.5%) of private households in the SWPH region were owned and one-quarter (25.5%) were rented. Within private households, 7.9% had one bedroom, 22.1% had two bedrooms, 44.1% had three bedrooms and 25.8% had four or more bedrooms. Within the SWPH region, Central Elgin had the highest proportion of owned dwellings while Aylmer and Woodstock had the highest proportion of rented dwellings (Table 11).

Table 11. Proportion of owned and rented dwellings by location, Southwestern Public Health, 2016

Location	Owned	Rented
Elgin St. Thomas	75.4%	24.6%
Central Elgin	89.1%	10.9%
Southwold	88.5%	11.5%
Dutton/Dunwich	85.1%	14.9%
Bayham	84.1%	15.9%
Malahide	82.5%	17.5%
West Elgin	82.4%	17.6%
St. Thomas	67.5%	32.5%
Aylmer	66.9%	33.1%
Oxford County	73.8%	26.2%
Blandford-Blenheim	85.3%	14.7%
South-West Oxford	83.2%	16.8%
Norwich	82.7%	17.3%
East Zorra-Tavistock	82.6%	17.4%
Zorra	81.8%	18.2%
Ingersoll	75.3%	24.7%
Tillsonburg	69.8%	30.2%
Woodstock	66.9%	33.1%

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016325.

The median monthly shelter costs for owned dwellings is \$1,066 in Elgin St. Thomas compared to \$1,097 in Oxford County. In the SWPH region, 13.0% of owner households spent 30% or more of their income on shelter costs (14.0% in Elgin St. Thomas, 12.3% in Oxford County), which is a commonly used measure of unaffordable housing (Figure 31). The median monthly shelter costs for rented dwellings is \$774 in Elgin St. Thomas and \$902 in Oxford County. In the SWPH region, 41.1% of tenant households spent 30% or more of their income on shelter costs (41.6% in Elgin St. Thomas, 40.9% in Oxford County; Figure 32).

Figure 31. Unaffordable housing for owned dwelling, Southwestern Public Health, 2016



Figure 32. Unaffordable housing for rented dwelling, Southwestern Public Health, 2016



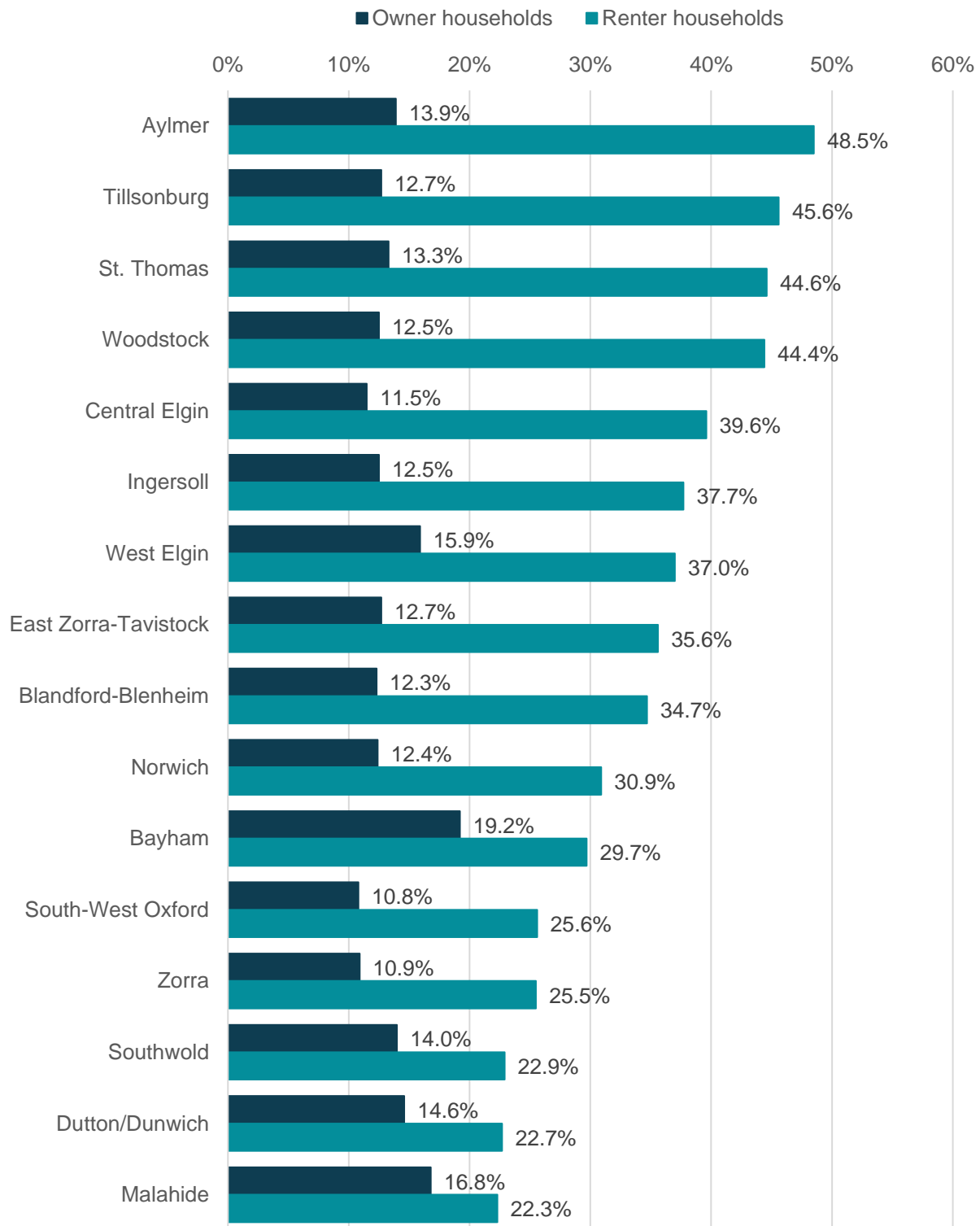
Indigenous households

In 2016, 64.1% of Indigenous households were owned and 35.5% were rented. The proportion of rented households was higher among Indigenous households compared to the general population. About one in ten Indigenous owner households (14.8% in Elgin St. Thomas and 9.7% in Oxford County) and about one in three Indigenous renter households (37.0% in Elgin St. Thomas and 33.7% in Oxford County) spent 30% or more of their income on shelter costs. Overall, the rate of unaffordable housing was slightly lower among Indigenous households compared to the general population.

Source: Statistics Canada. 2018. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Aboriginal Population Profile. 2016 Census. Statistics Canada Catalogue no. 98-510-X2016001. Ottawa. Released July 18, 2018. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/abpopprof/index.cfm?Lang=E> (accessed April 9, 2019).

In 2016, within the SWPH region, the highest rate of unaffordable housing for owners was in Bayham (19.2%) followed by Malahide (16.8%) and West Elgin (15.9%; Figure 33). The highest rate of unaffordable housing for renters was in Aylmer (48.5%) followed by Tillsonburg (45.6%), St. Thomas (44.6%) and Woodstock (44.4%; Figure 33).

Figure 33. Rate of unaffordable housing by owned or rented dwellings, by municipality, Southwestern Public Health, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016325.

Core housing need

Core housing need means that a household's dwelling is unsuitable because: it does not have enough bedrooms; it requires major repairs, or it is unaffordable because shelter costs account for over 30% of before-tax household income. Households in core housing need cannot afford a suitable alternative in their community based on their income. In 2016, 11.5% of households in Elgin St. Thomas and 9.1% in Oxford County were in core housing need (data is not available for the SWPH region overall; Table 12). Within the SWPH region, the highest rate of core housing need was in St. Thomas (15.6%) followed by Aylmer (13.4%).

Indigenous households

In 2016, 23.5% of Indigenous off-reserve households in the SWPH region were in core housing need (22.4% in Elgin St. Thomas and 24.5% in Oxford County), which was about twice as high as the core housing need rate in the general population.

Source: Core housing need from Community Data Program: Aboriginal household status (3), Age of the primary household maintainer (6), Core housing need status (3), Household type (7), Need criteria (12), Selected household statistics (5), and Tenure (3), 2016 Census. Community Data Program. Date released: January 9, 2019.

Table 12. Core housing need by location, Southwestern Public Health, 2006, 2011, 2016

Location	2006	2011	2016
Elgin St. Thomas	11.1%	11.4%	11.5%
St. Thomas	13.6%	13.5%	15.6%
Aylmer	13.7%	13.0%	13.4%
West Elgin	--	14.7%	11.9%
Bayham	8.9%	9.9%	9.1%
Dutton/Dunwich	--	4.5%	5.5%
Central Elgin	5.0%	7.0%	5.4%
Malahide	9.5%	9.6%	3.9%
Southwold	--	6.6%	2.8%
Oxford County	7.1%	9.1%	9.1%
Tillsonburg	9.4%	11.2%	11.6%
Woodstock	7.8%	12.7%	10.5%
Ingersoll	7.9%	8.1%	9.1%
East Zorra-Tavistock	5.3%	6.3%	7.7%
Norwich	7.1%	4.6%	6.0%
Blandford-Blenheim	5.0%	3.4%	5.9%
South-West Oxford	4.0%	4.5%	5.2%
Zorra	2.5%	0.4%	5.1%

Source: Statistics Canada, 2006 and 2016 Census of Population, 2011 National Household Survey; Release date: November 15, 2017. Date extracted: March 26, 2019. Available from: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

Subsidized housing

In 2016, 14.0% of households who rented in the SWPH region were living in subsidized housing (15.9% in Elgin St. Thomas and 12.5% in Oxford County). Within the SWPH region, the municipality with the highest proportion of tenant households living in subsidized housing was Aylmer (25.5%) followed by Bayham (23.0%) and West Elgin (21.6%; Figure 34). These findings may be related to differences in the availability of subsidized housing across municipalities.

Indigenous households

In 2016, the proportion of Indigenous tenant households in subsidized housing was 18.5% in Elgin St. Thomas and 21.7% in Oxford County, which was higher than the rate of subsidized housing in the general population.

Source: Statistics Canada. 2018. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Aboriginal Population Profile. 2016 Census. Statistics Canada Catalogue no. 98-510-X2016001. Ottawa. Released July 18, 2018. <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/abpopprof/index.cfm?Lang=E> (accessed April 9, 2019).

In Elgin St. Thomas, over 1,300 rent-geared-to-income (RGI) units are available. The cost of RGI units is typically 30% of a household's total monthly income. In 2019, there were approximately 350 people on the waitlist for RGI units in Elgin St. Thomas, with a wait time of 7 to 10 years for one-bedroom and two-bedroom units.^c In Oxford County, there are RGI units available through Oxford County Human Services and through a non-profit housing provider. The waitlist for RGI units in Oxford County typically has about 1,500 people on it with a wait time of 3 to 5 years for a one-bedroom unit.^b



In Elgin St. Thomas, there is a wait time of **7 to 10 years** for one-bedroom and two-bedroom RGI units.

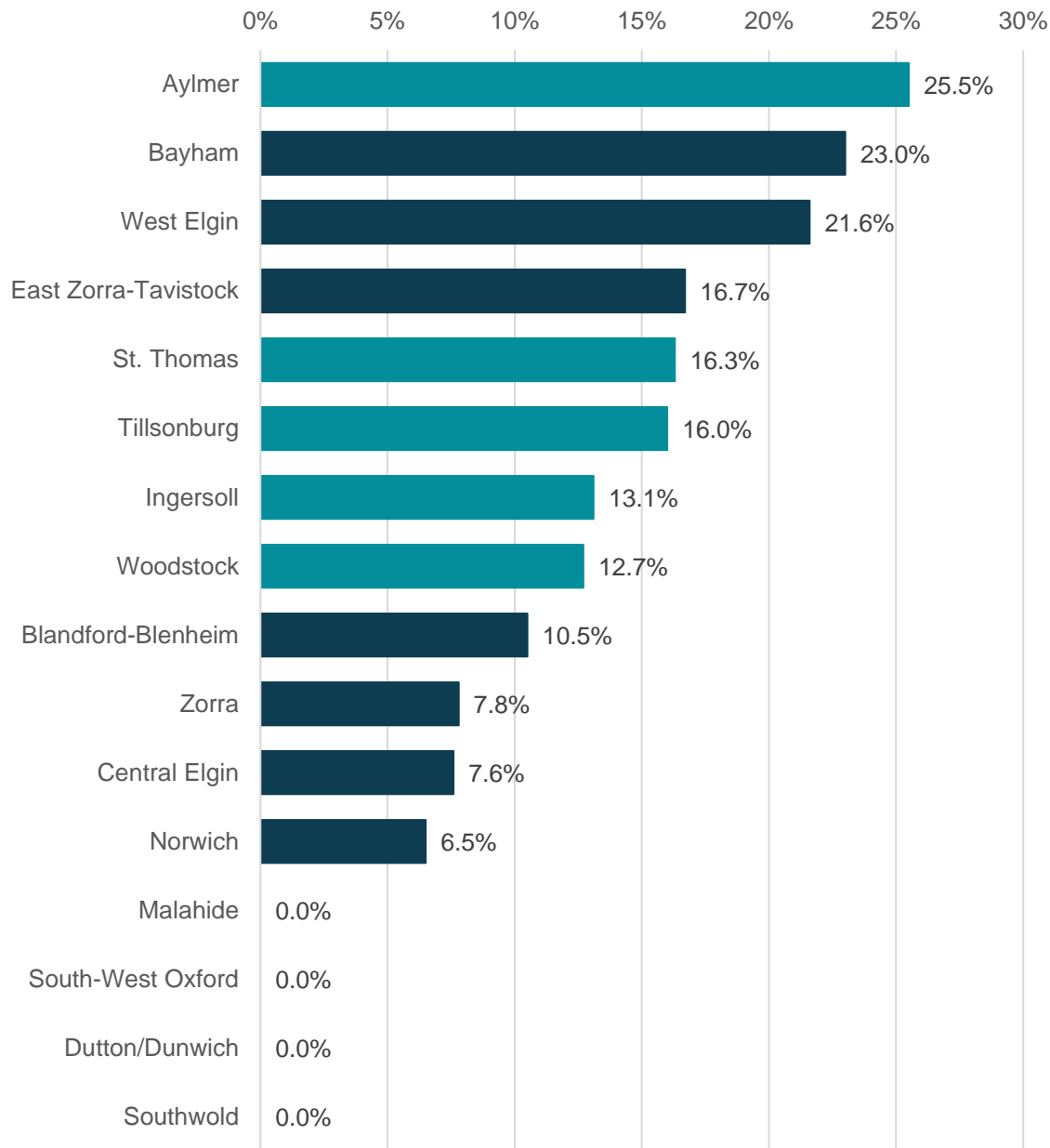
In Oxford County, there is a wait time of **3 to 5 years** for one-bedroom RGI units, which are the types of units with the most people on the waitlist.

In addition to RGI units, there are several other affordable housing options available in the SWPH region, such as housing programs for people with mental illness, people with developmental disabilities and their families and people who are leaving violent home situations.

^c Personal communications with St. Thomas-Elgin Social Services on April 12, 2019 and Oxford County Human Services on April 29, 2019.

There are also emergency shelters and transitional (temporary) housing. However, the waitlists for these types of housing are not centrally managed and are sometimes not routinely tracked.

Figure 34. Proportion of tenant households in subsidized housing by municipality, Southwestern Public Health, 2016



Notes: It is unclear whether there are no tenants in subsidized housing or whether there are no subsidized housing units available in Malahide, South-West Oxford, Dutton/Dunwich and Southwold. Urban municipalities are shown in light blue and rural municipalities are shown in dark blue.

Source: Statistics Canada. 2017. Oxford, CTY [Census division], Ontario and Elgin, CTY [Census division], Ontario (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E> (accessed April 3, 2019).

Transportation

Commuting population

In Oxford County, there are 46,125 people 15 years and older in private households with a usual place of work. Of these people, 31,135 (67.5%) live and work in Oxford County; 42.9% live and work in the same municipality while 24.6% live in a different municipality than where they work. About one-third (32.3%) of these people commute to a different county or region within Ontario and 0.2% commute to another province or territory. Of the 56.9% of people that live in a different municipality/region than where they work, there are many destinations for their commute. For example, people living in Woodstock commute to 30 different municipalities, with the top 10 municipalities shown in Table 13.

Table 13. Ten most common municipalities where people live (column name) and commute to for work, Oxford County, 2016

Blandford-Blenheim	East Zorra-Tavistock	Ingersoll	Norwich
1. Woodstock	1. Woodstock	1. Ingersoll	1. Norwich
2. Cambridge	2. East-Zorra Tavistock	2. Woodstock	1. Woodstock
3. Kitchener	3. Stratford	3. London	2. Tillsonburg
4. Blandford-Blenheim	4. Kitchener	4. South-West Oxford	3. Norfolk County
5. Brant	5. Wilmot	5. Zorra	4. Ingersoll
6. Waterloo	6. Cambridge	6. Tillsonburg	5. South-West Oxford
7. Wilmot	7. Waterloo	7. Stratford	6. Brantford
8. North Dumfries	8. Perth East	8. Thames Centre	7. Brant
9. Brantford	8. Ingersoll	9. Cambridge	8. London
10. East Zorra- Tavistock	8. London	9. Kitchener	9. Cambridge

South-West Oxford	Tillsonburg	Woodstock	Zorra
1. Woodstock	1. Tillsonburg	1. Woodstock	1. London
2. Ingersoll	2. Norfolk County	2. London	2. Zorra
3. South-West Oxford	3. London	3. Ingersoll	3. Woodstock
4. Tillsonburg	4. Woodstock	4. Cambridge	4. Ingersoll
5. London	5. Ingersoll	5. Kitchener	5. Stratford
6. Norwich	6. South-West Oxford	6. Brantford	6. St. Mary's
7. Norfolk County	7. Norwich	7. East Zorra- Tavistock	7. Thames Centre
8. Zorra	8. Bayham	8. Stratford	8. East Zorra- Tavistock
9. East Zorra- Tavistock	9. St. Thomas	9. South-West Oxford	9. Waterloo
9. Bayham	10. Haldimand County	10. Norwich	10. South-West Oxford
			10. St. Thomas

Note: duplicate numbers indicate that the municipalities tied within the ranking.

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016325.

In Elgin St Thomas, there are 33,250 people 15 years and older in private households with a usual place of work. Of these people, 18,960 (57.0%) live and work in Elgin St. Thomas; 34.3% live and work in the same municipality while 22.7% live in a different municipality than where they work. Under half (42.8%) of these people commute to a different county or region within Ontario and 0.2% commute to another province or territory. There are many different municipalities that people living in Elgin St. Thomas commute to for work among the 65.5% of people that live in a different municipality/region than where they work. For example, people living in St. Thomas commute to 23 different municipalities, with the top 10 municipalities shown in Table 14.

Table 14. Ten most common municipalities where people live (column name) and commute to for work, Elgin St. Thomas, 2016

Aylmer	Bayham	Central Elgin	Dutton/Dunwich
1. Aylmer	1. Tillsonburg	1. London	1. London
2. St. Thomas	2. Bayham	2. St. Thomas	2. Dutton/Dunwich
3. London	3. Norfolk County	3. Central Elgin	3. West Elgin
4. Malahide	4. Aylmer	4. Aylmer	4. St. Thomas
5. Central Elgin	5. London	5. Southwold	5. Southwold
6. Tillsonburg	6. Ingersoll	6. Ingersoll	5. Southwest Middlesex
7. Bayham	6. Malahide	7. Woodstock	6. Chatham-Kent
8. South-West Oxford	7. St. Thomas	8. Thames Centre	7. Ingersoll
8. Ingersoll	8. South-West Oxford	9. Bayham	7. Strathroy-Caradoc
9. Woodstock	9. Norwich	10. Strathroy-Caradoc	8. Middlesex Centre
	9. Woodstock		

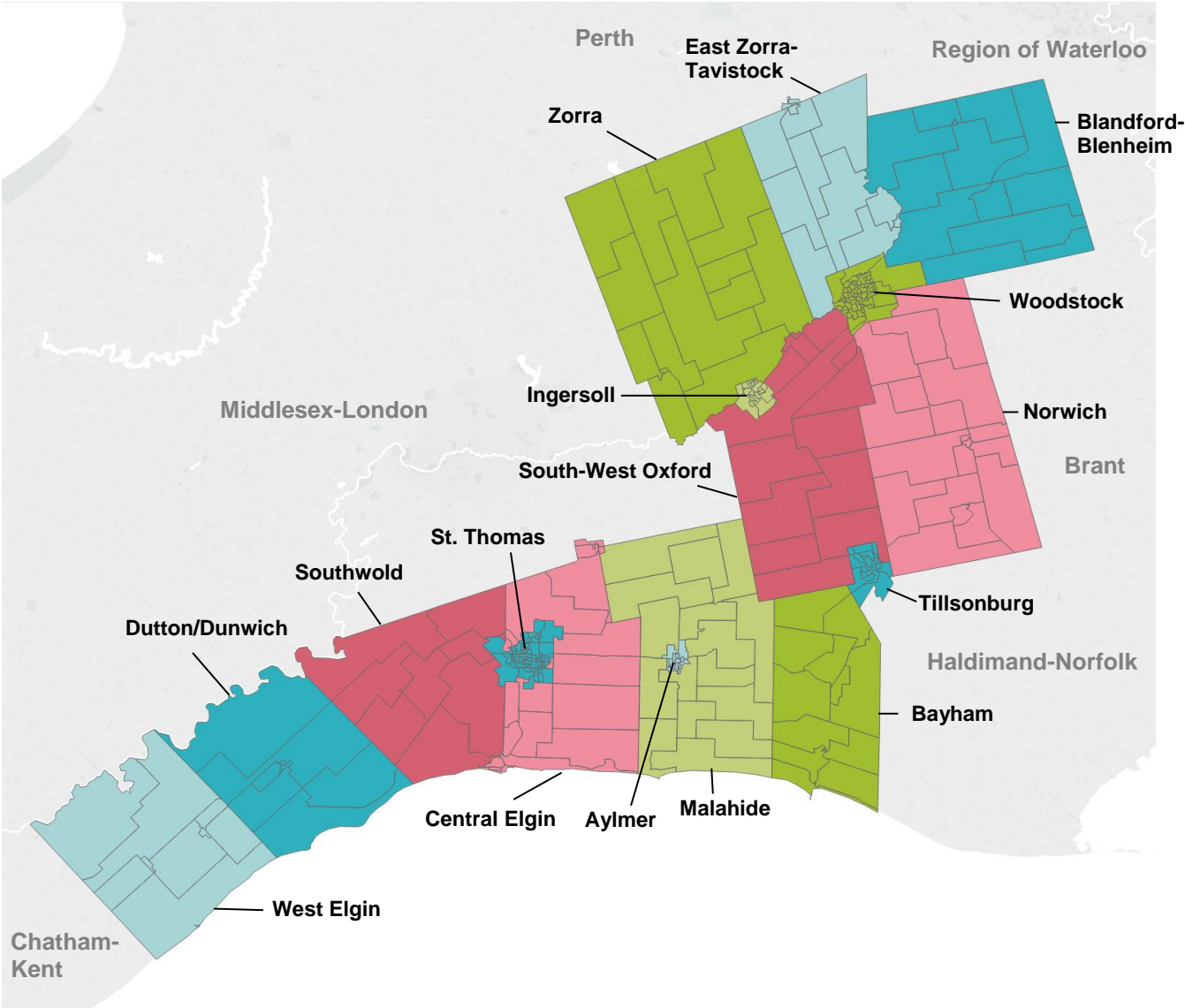
Malahide	Southwold	St. Thomas	West Elgin
1. Aylmer	1. London	1. St. Thomas	1. West Elgin
2. London	2. St. Thomas	2. London	2. London
3. St. Thomas	3. Southwold	3. Central Elgin	3. Chatham-Kent
4. Malahide	4. Central Elgin	4. Southwold	4. Dutton/Dunwich
5. Tillsonburg	5. Aylmer	5. Aylmer	5. St. Thomas
6. Central Elgin	5. Dutton/Dunwich	6. Ingersoll	6. Southwest Middlesex
7. Bayham	6. Chatham-Kent	7. Woodstock	7. Southwold
8. Ingersoll	7. Middlesex Centre	8. Tillsonburg	8. Tecumseh
9. Woodstock		9. Middlesex Centre	9. Woodstock
10. Norfolk County		10. Strathroy-Caradoc	
		10. Thames Centre	

Note: duplicate numbers indicate that the municipalities tied within the ranking. People living in Southwold reported commuting to less than 10 other municipalities.

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016325.

Figure 35 is an illustration of municipalities in the SWPH region and the direction of surrounding counties and regions that people reported travelling to for work.

Figure 35. Southwestern Public Health municipalities



Note: The grey wording illustrates the direction of surrounding counties and regions that were common destinations for work among people living in the Southwestern Public Health region.

Among people living in the SWPH region, the majority (85.7%) commute by driving. Over one-third (39.6%) of people usually commute for less than 15 minutes, 29.3% commute for 15 to 29 minutes, 18.7% commute for 30 to 44 minutes, 7.5% commute for 45 to 59 minutes and 4.9% commute for one hour or longer. Almost three-quarters (73.1%) of people living in the SWPH region usually leave for work in the morning (between 5 a.m. and 9 a.m.).

Public transportation

In the SWPH region, there is public transportation (i.e., buses) available in Woodstock (Woodstock Transit) and St. Thomas (St. Thomas Transit). In 2018, the ridership in Woodstock was about 455,000 for the regular fixed route and 35,000 for paratransit (it is unclear whether or not this includes transfers). The 2018 ridership in St. Thomas was 182,399 for the regular fixed route (not including transfers) and 20,571 for paratransit.^d The 2019 costs to use these transit services are listed in Table 15.

Table 15. Transit costs, Woodstock and St. Thomas, 2019

Fare type	Woodstock		St. Thomas	
	Single ride	Monthly pass	Single ride	Monthly pass
Adults	\$2.50	\$60.00	\$2.75	\$70.00
Students (includes children 5+ years)	\$2.50	\$48.00 Sept-June \$25.00 July-August	\$2.75	\$60.00
Older adults (>60 years in Woodstock, 65+ years in St. Thomas)	\$2.50	\$48.00	\$2.75	\$60.00
Children (<5 years)	Free	Free	Free	Free

Source: Woodstock Transit. Fares and passes [Internet]. Woodstock, ON: City of Woodstock; n.d. [cited 2019 Mar 26]. Available from: <https://www.cityofwoodstock.ca/en/residential-services/fares.aspx>

From January 1, 2018 to September 30, 2020, the general provincial minimum wage is \$14.00 per hour and the student minimum wage is \$13.15 per hour. Based on these wages and assuming a 40-hour work week, the cost of a monthly transit pass in St. Thomas is 2.9% of an adult's monthly minimum wage income and 2.5% in Woodstock. Assuming a 40-hour work week, the cost of a monthly transit pass in St. Thomas is 2.6% of a student's monthly minimum wage income. The cost of a monthly transit pass in Woodstock is 2.1% during the school year and 1.1% during the summer. However, if the student works part-time (20 hours per week), the cost of a monthly transit pass in St. Thomas is 5.3% of a student's monthly minimum wage income compared to 4.2% in Woodstock during the school year and 2.2% during the summer.

^d Personal communications with City of Woodstock on March 27, 2019 and City of St. Thomas on March 28, 2019.

Access to Health Services

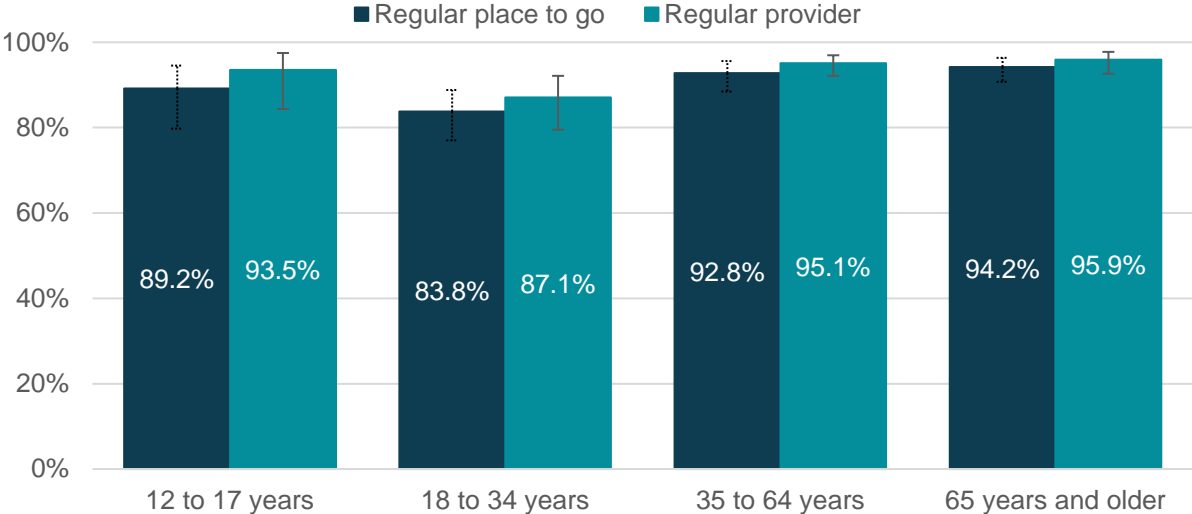
From 2015 to 2016, 90.6% of people aged 12 years and older living in the SWPH region reported that they have a place that they usually go when they need immediate care for a minor health problem. A higher proportion of older adults (65 years and older) reported having a regular place to go for immediate care for minor health problems compared to people aged 18 to 34 years (94.2% versus 83.8%; Figure 36). Among people who had a usual place to go, the most commonly reported location was a doctor's office (69.3%), followed by a hospital (15.8%) then a walk-in clinic (11.0%).

From 2015 to 2016, 93.2% of people aged 12 years and older living in the SWPH region reported that they had a regular health care provider. However, that doesn't necessarily mean that they could easily access their health care provider when needed. A higher proportion of older adults and people aged 35 to 64 years reported having a regular health care provider compared to people aged 18 to 34 years (Figure 36). Among people with a regular health care provider, 97.6% reported that they had a family doctor and 1.5% reported that they had a nurse practitioner. Among people without a regular health care provider:

- 25.2% reported that there were no available providers in the area
- 21.7% reported that no one was taking new patients
- 19.3% reported that they had not tried to find one
- 17.1% reported that their provider left or retired
- 16.2% reported that they did not need one^e

^e People could select multiple reasons for not having a regular health care provider.

Figure 36. Regular access to health services locations and providers by age group, Southwestern Public Health, 2015-2016

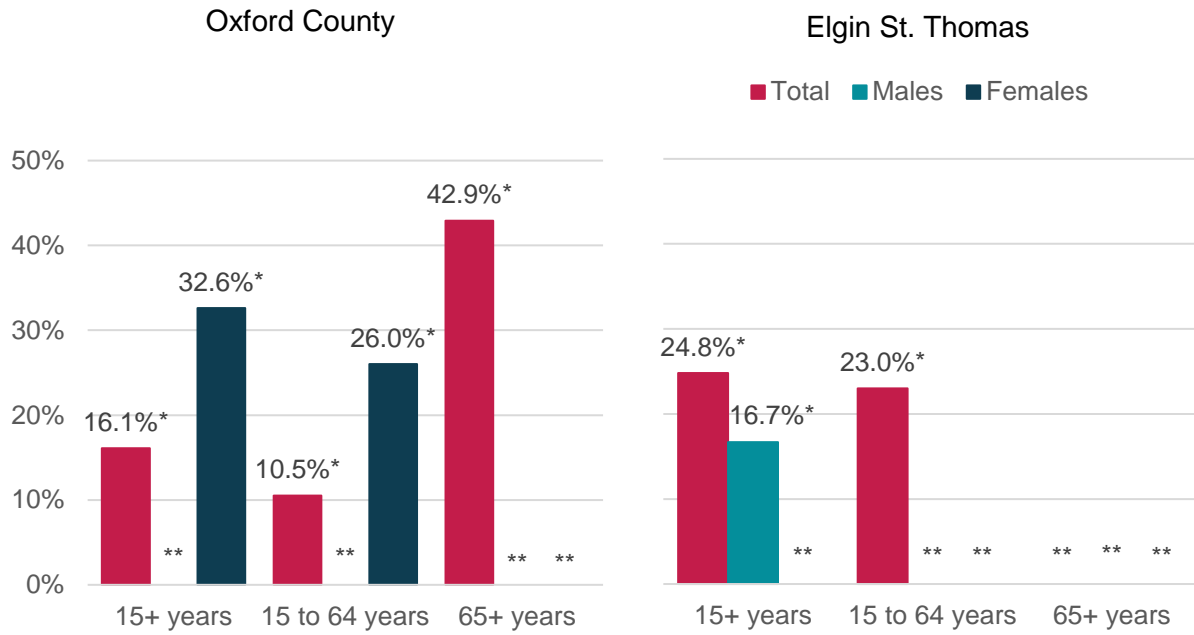


Source: Canadian Community Health Survey (2015-2016), Statistics Canada, Share File, Ontario MOHLTC

People with Disabilities

In 2012, the proportion of people aged 15 years and older living with disabilities was 16.1% in Oxford County and 24.8% in Elgin St. Thomas (Figure 37). In Oxford County, the proportion was higher among people 65 years and older compared to those aged 15 to 64 years (42.9% versus 10.5%, respectively). Due to high variability in the data, the prevalence of disability was not reportable by sex and age group for many categories in both Oxford County and Elgin St. Thomas.

Figure 37. Prevalence of disability, people 15 years and older, by age group and sex, Oxford County and Elgin St. Thomas, 2012



*These per cents should be interpreted with caution due to their variability.

**These per cents are not reportable due to very high variability.

Source: Statistics Canada, Canadian Survey on Disability, 2012.

Marginalization

The Ontario Marginalization Index (ON-Marg) combines demographic indicators to measure disparities by geography. These indicators are grouped together to create four categories representing different aspects of marginalization: 1) material deprivation, 2) residential instability, 3) dependency and 4) ethnic concentration. The ON-Marg can be used to assess health inequities in a community and can inform resource allocation and planning. This section of the report focuses on marginalization by municipality (and the dissemination areas within them) for each of the four aspects of marginalization.⁵

Marginalization levels for each dissemination area are shown using quintiles. Quintiles for the four ON-Marg indicators were created based on Ontario-wide data (each quintile contains 20% of the population). The scoring shown by varying shades of blue in each map can be interpreted as follows:

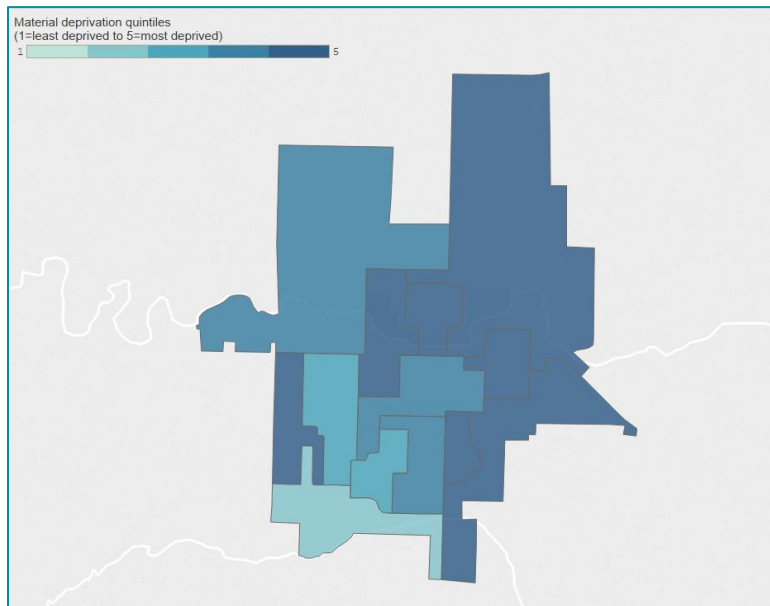
1. Lightest blue – lowest quintile (score=1): one of the least marginalized 20% of areas in Ontario.
2. Second lightest blue – second quintile (score=2): one of the least marginalized 40% of areas in Ontario.
3. Medium blue – third quintile (score=3): middle level of marginalization within Ontario.
4. Second darkest blue – fourth quintile (score=4): one of the most marginalized 40% of areas in Ontario.
5. Darkest blue – fifth quintile (score=5): one of the most marginalized 20% of areas in Ontario.
6. No colour: missing data or the dissemination area(s) are not part of that municipality.

Material deprivation

Material deprivation includes measures of lone-parent families, low income and poor housing conditions. Someone with high material deprivation cannot afford basic resources and services such as housing, food and clothing.

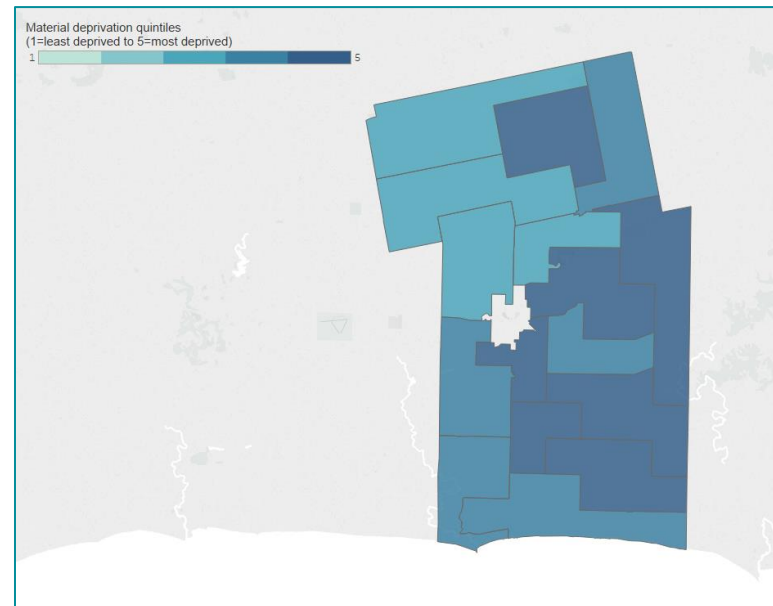
Elgin St. Thomas

Aylmer



Most of Aylmer demonstrates high material deprivation, particularly the eastern part. These areas fall in the 20% of areas in Ontario considered most materially deprived.

Malahide



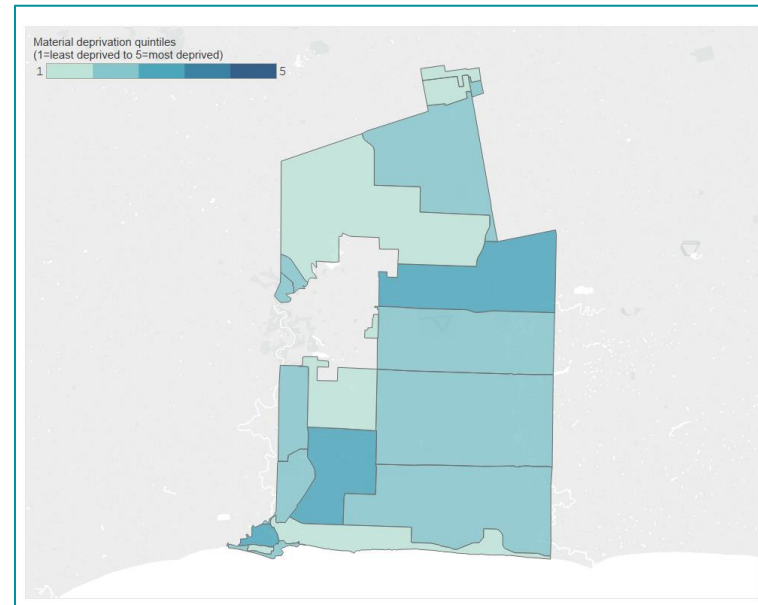
Most areas in Malahide, particularly the eastern part of the township, demonstrate high material deprivation.

Bayham



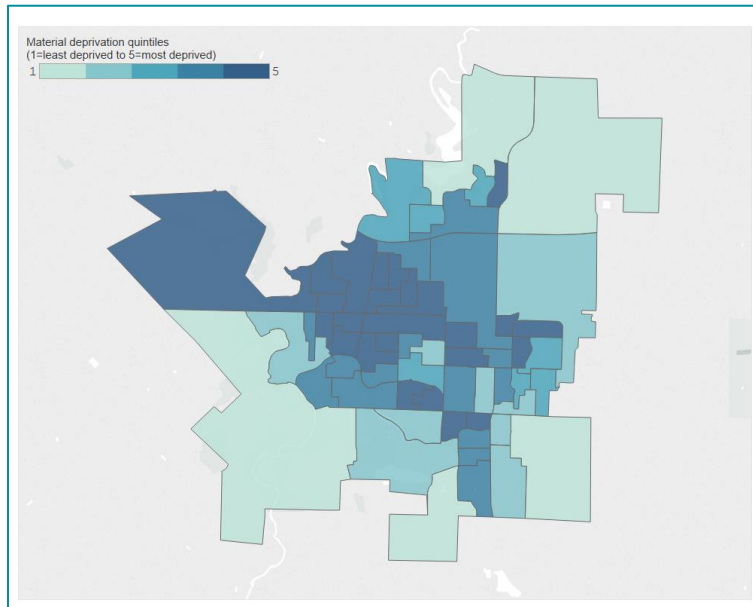
Most of Bayham demonstrates high material deprivation (i.e., falls in the 20% of areas in Ontario considered most deprived).

Central Elgin



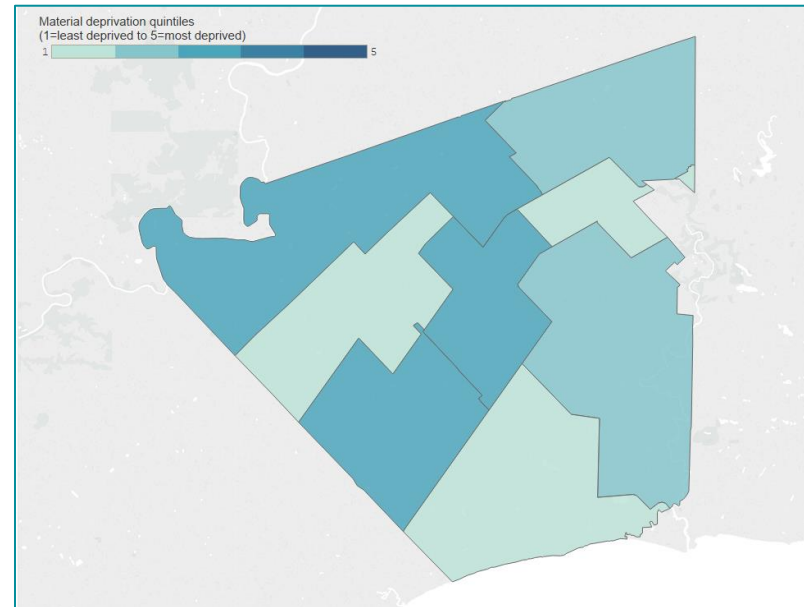
Central Elgin has low levels of material deprivation overall, with all dissemination areas falling within the 60% of least deprived areas in Ontario.

St. Thomas



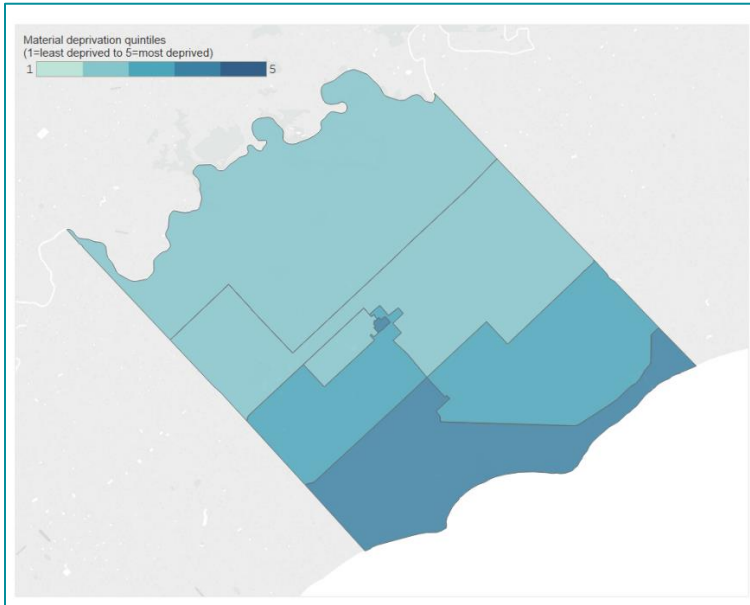
The central part of St. Thomas has higher levels of material deprivation relative to the outlying areas of the city, except for one large area in the northwest.

Southwold



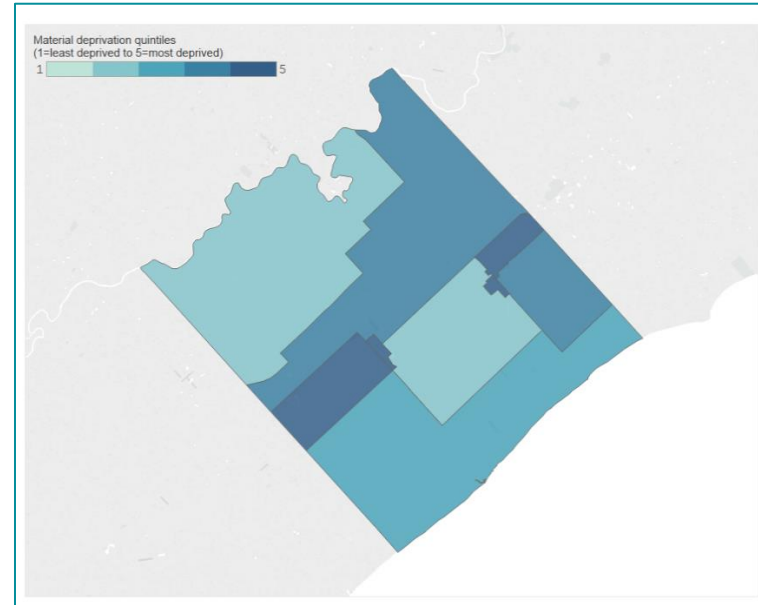
Most areas in Southwold demonstrate relatively low material deprivation. The northwestern area, given a value of three on the material deprivation scale, falls in the middle 20% of areas in Ontario considered most deprived.

Dutton/Dunwich



The most southern area and central area in Dutton/Dunwich both have high material deprivation. In general, the southern part of Dutton/Dunwich has higher material deprivation than the northern part, which has a middle-level of material deprivation.

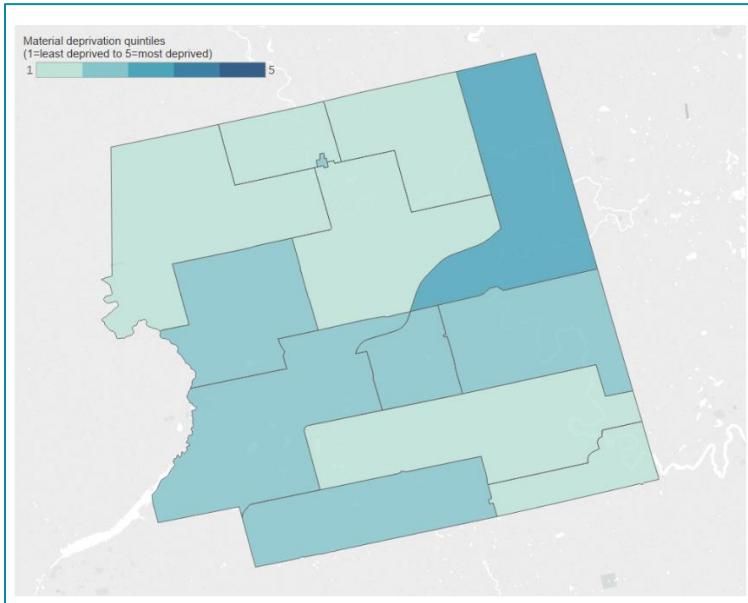
West Elgin



The central areas of West Elgin have higher material deprivation relative to the most northern area and areas in the south. However, most of West Elgin has high to medium levels of material deprivation.

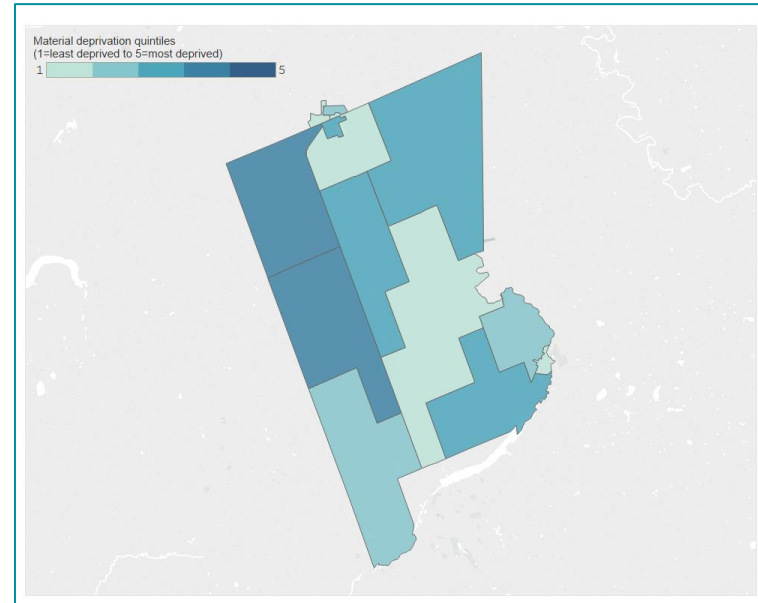
Oxford County

Blandford-Blenheim



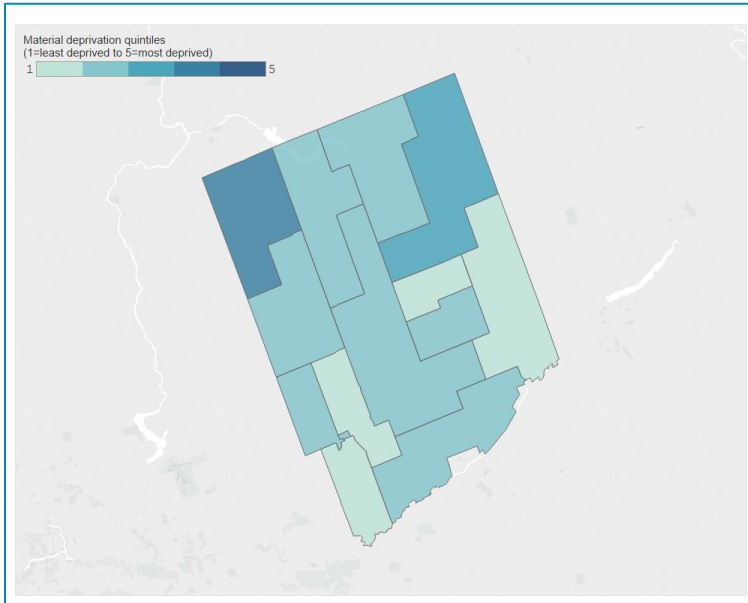
Most areas in Blandford-Blenheim have low levels of material deprivation, except for one area in the northeast which has a medium level of material deprivation.

East Zorra-Tavistock



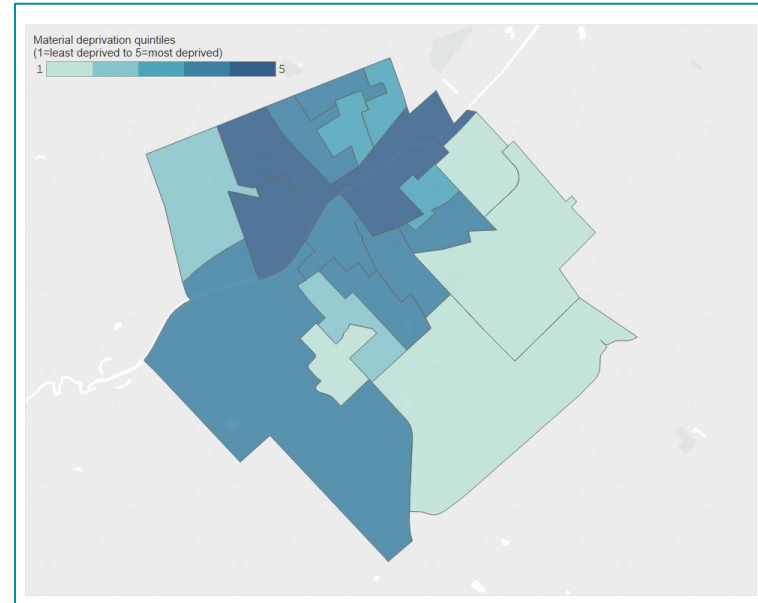
East Zorra-Tavistock has a mix of material deprivation levels, with the northwest area showing higher levels of material deprivation.

Zorra



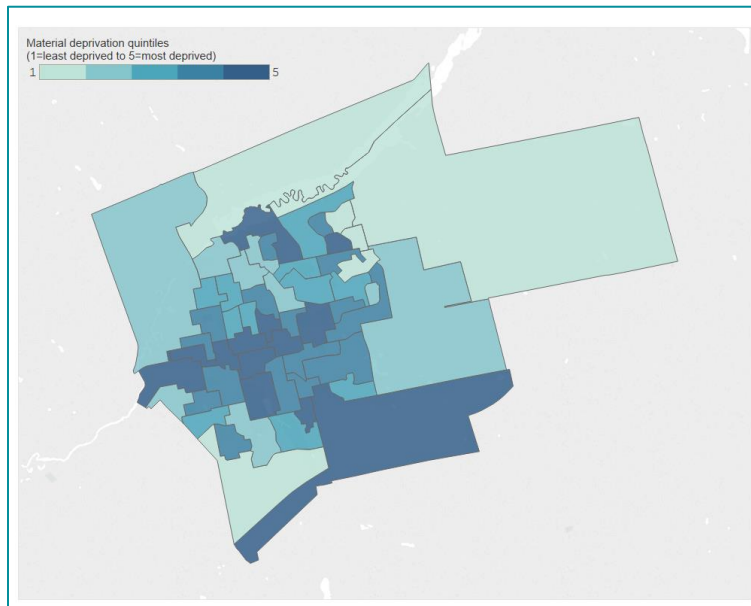
Most of Zorra has low levels of material deprivation, except for one area in the northwest that falls within the second highest level of material deprivation.

Ingersoll



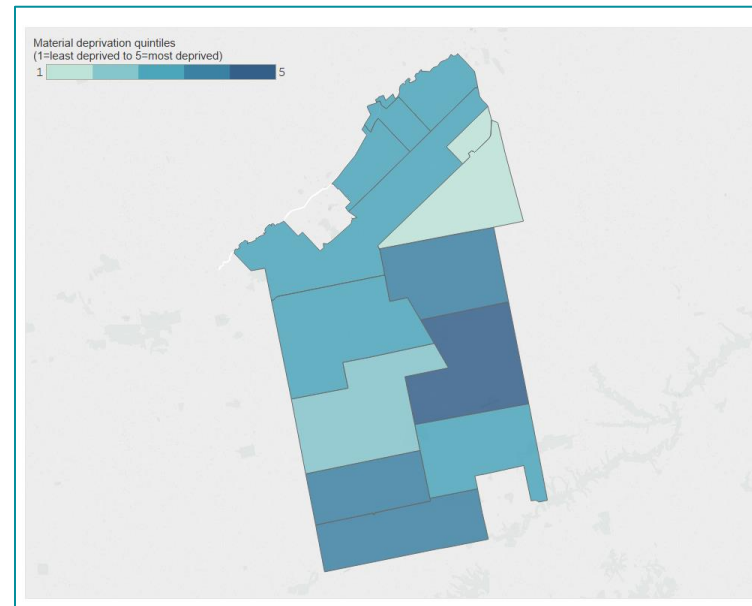
The northern and western areas of Ingersoll have higher material deprivation than the southern and eastern areas.

Woodstock



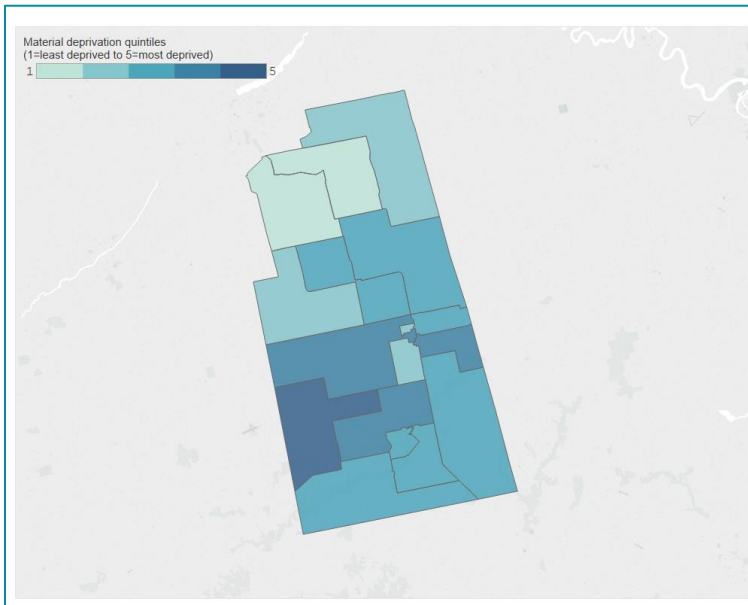
Within Woodstock, there are pockets of areas with high levels of material deprivation, especially in the urban core and the southern areas.

South-West Oxford



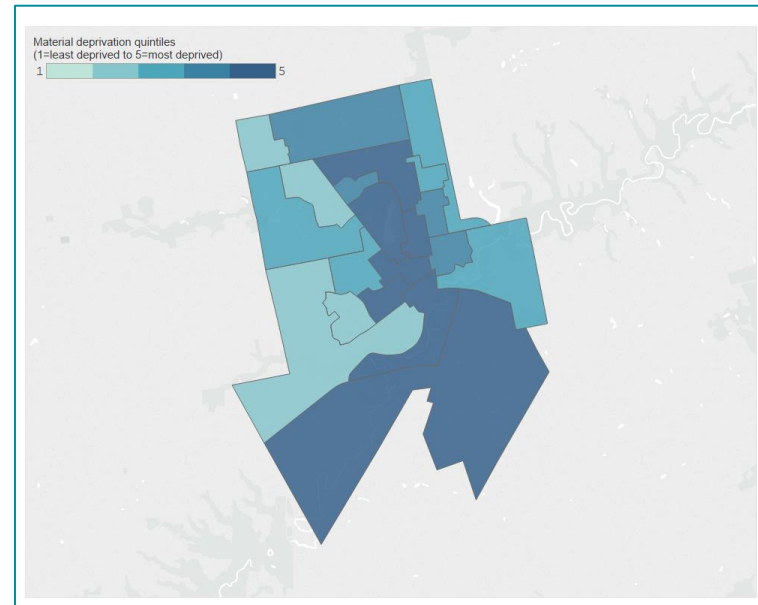
Most of South-West Oxford has medium to high levels of material deprivation, except for two areas in the northeast.

Norwich



Most of Norwich has medium to high levels of material deprivation, especially towards the southern section. Two areas in the north part of Norwich have low material deprivation.

Tillsonburg



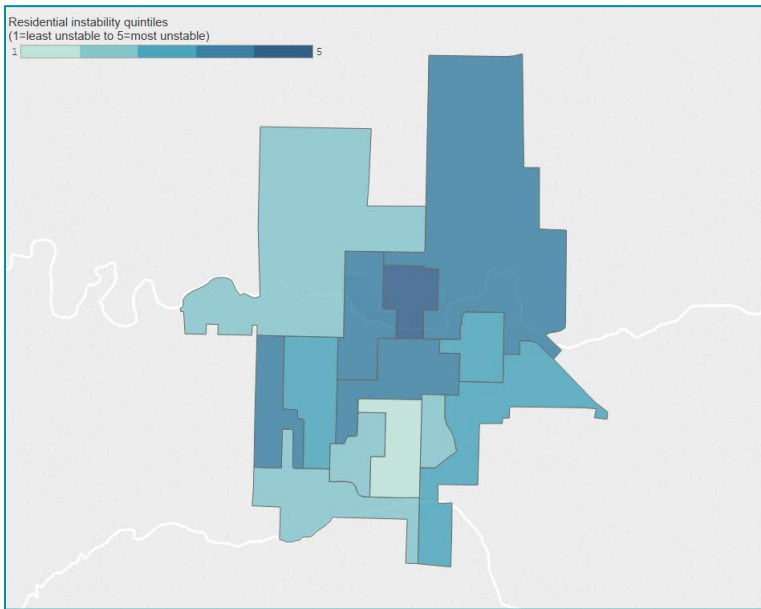
The central and southern part of Tillsonburg have high levels of material deprivation (dark blue), while the rest of Tillsonburg has medium to low levels of material deprivation.

Residential instability

Residential instability includes measures of housing, age and marital status to identify areas with more people who do not own houses, move frequently and live alone.

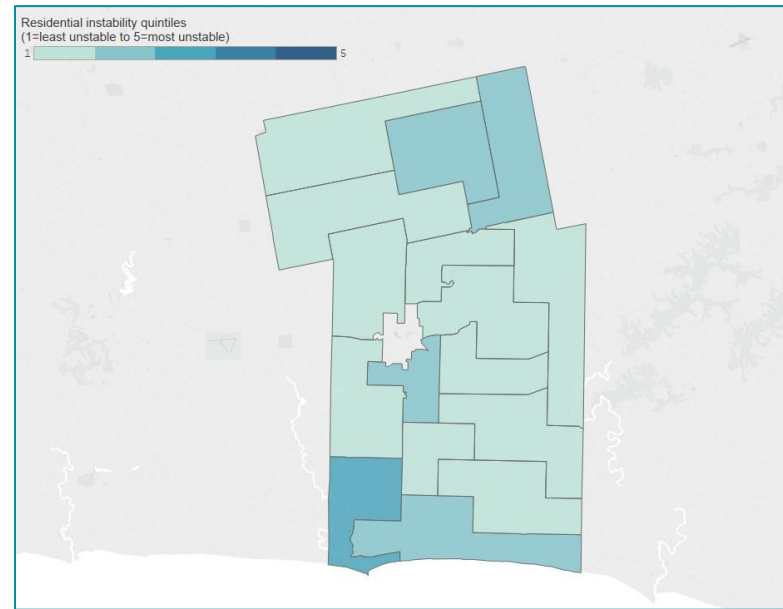
Elgin St. Thomas

Aylmer



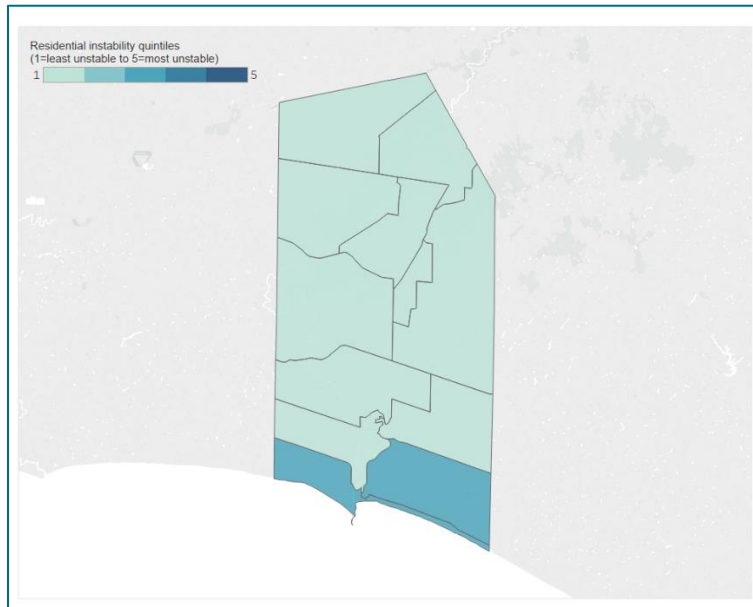
Certain areas of Aylmer demonstrate more residential instability such as the central and northeastern areas of the town.

Malahide



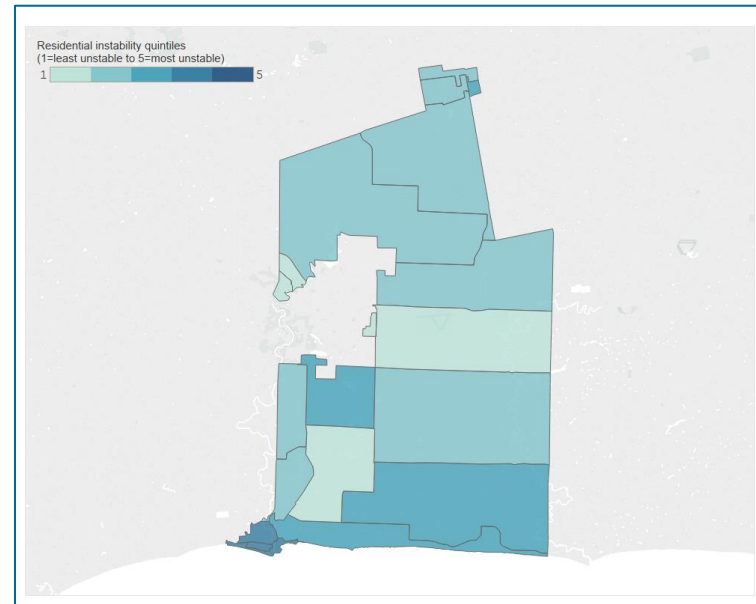
Most areas of Malahide score low on residential instability (i.e., fall in the 20% of areas in Ontario considered most residentially stable).

Bayham



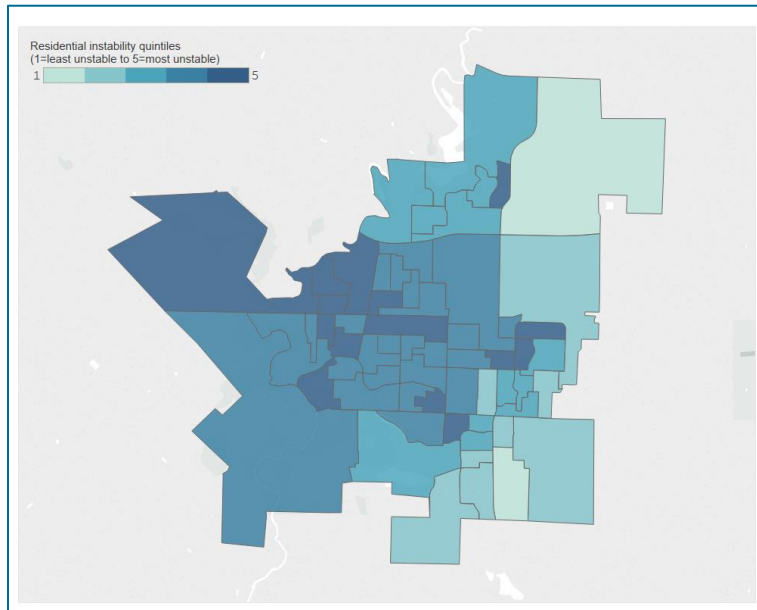
Most of Bayham has very low residential instability. The most southern areas had a medium level of residential instability.

Central Elgin



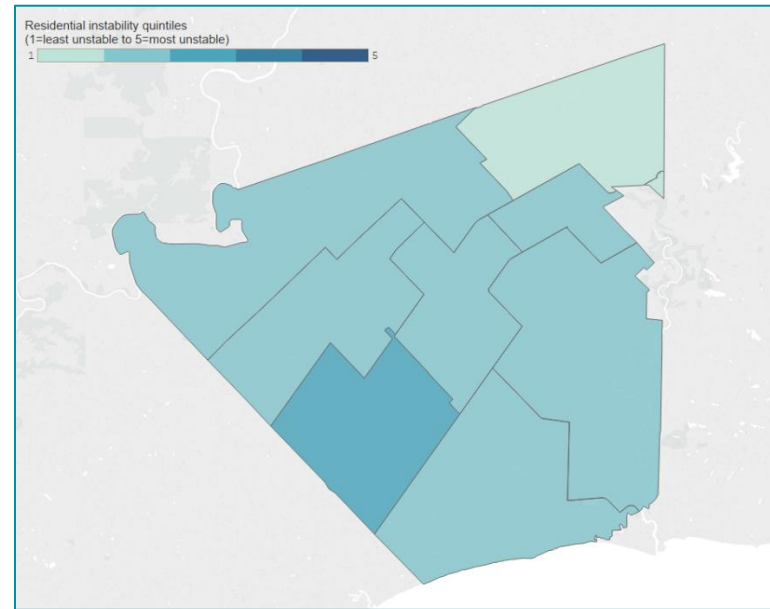
Most of Central Elgin has low to medium residential instability. The dissemination areas grouped together in the southwestern corner of the municipality have higher residential instability compared to the rest of the municipality.

St. Thomas



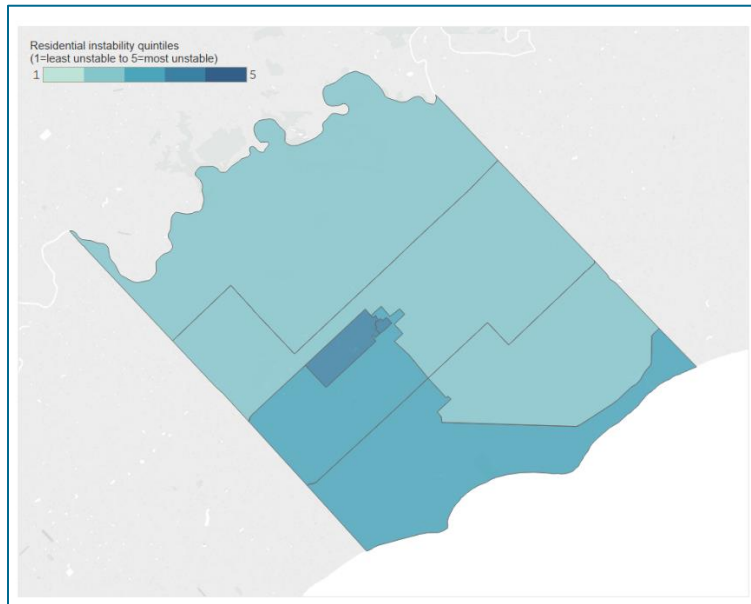
Parts of St. Thomas have high residential instability, particularly the central areas and west side. These areas fall within the 20% to 40% of most residentially unstable areas in all of Ontario.

Southwold



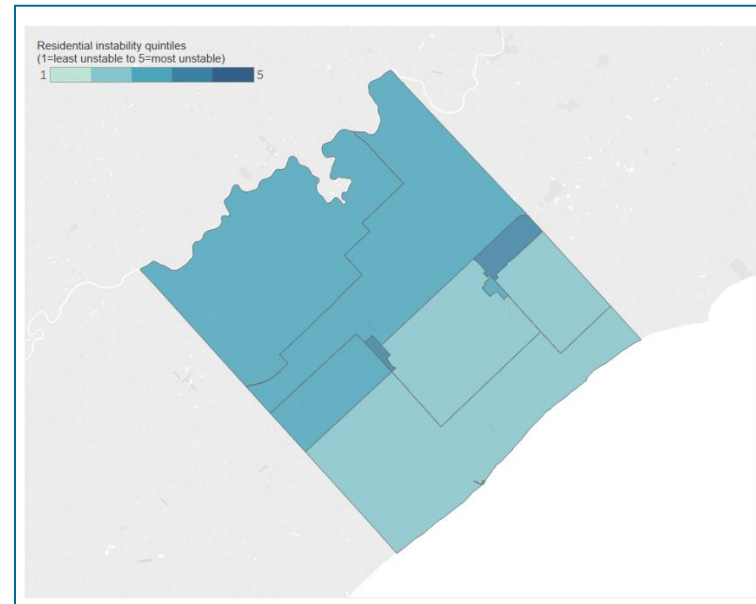
Overall, Southwold has low residential instability. One dissemination area in the west end has a medium level of residential instability.

Dutton/Dunwich



Residential instability is slightly higher in the middle and southern areas of Dutton/Dunwich relative to the northern areas.

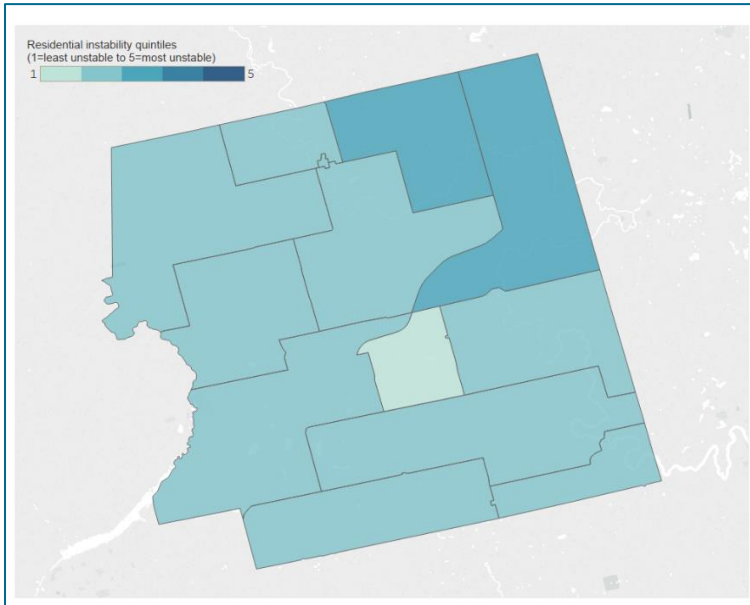
West Elgin



In West Elgin, residential instability is highest in two dissemination areas around the centre of the municipality. Overall, the northern areas have higher residential instability compared to the southern areas.

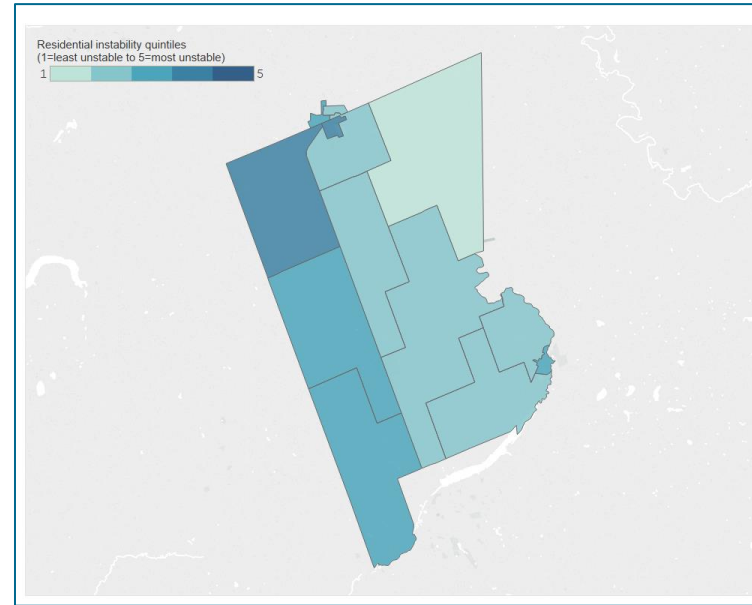
Oxford County

Blandford-Blenheim



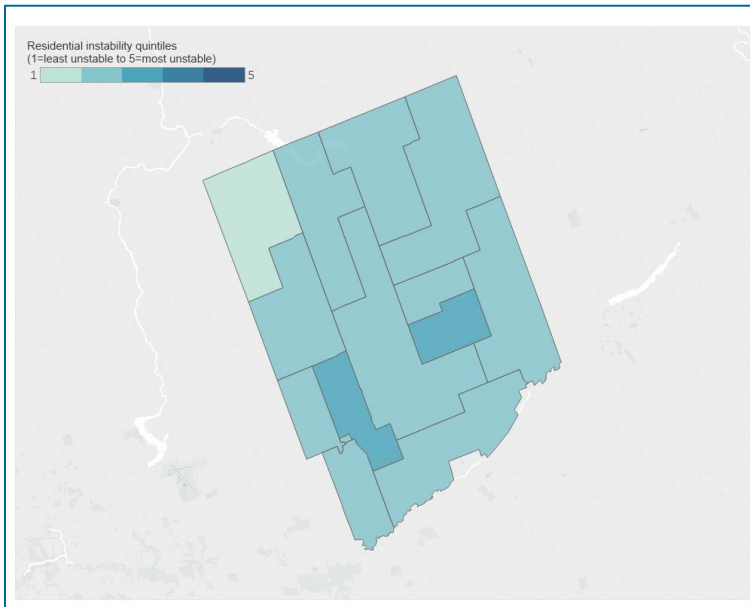
Most of Blandford-Blenheim has low residential instability, with two dissemination areas in the northern end showing medium levels of residential instability.

East Zorra-Tavistock



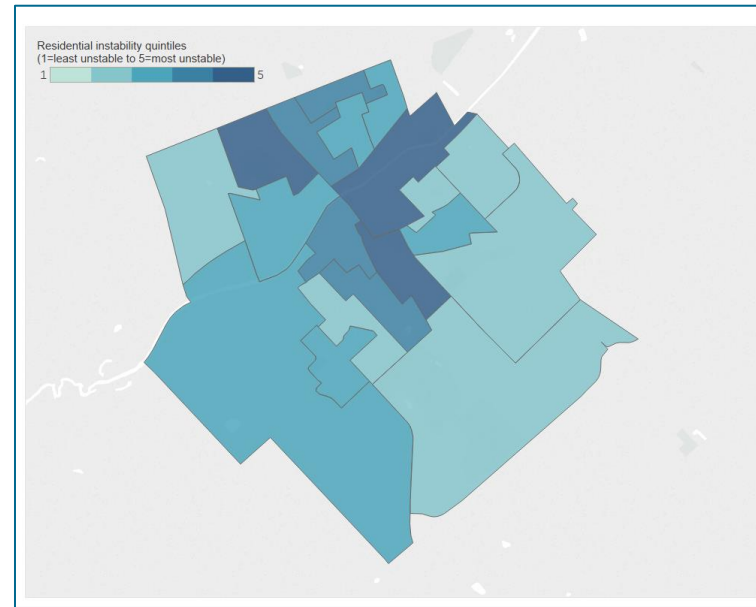
The western and northern areas of East Zorra-Tavistock have higher residential instability compared to the eastern areas.

Zorra



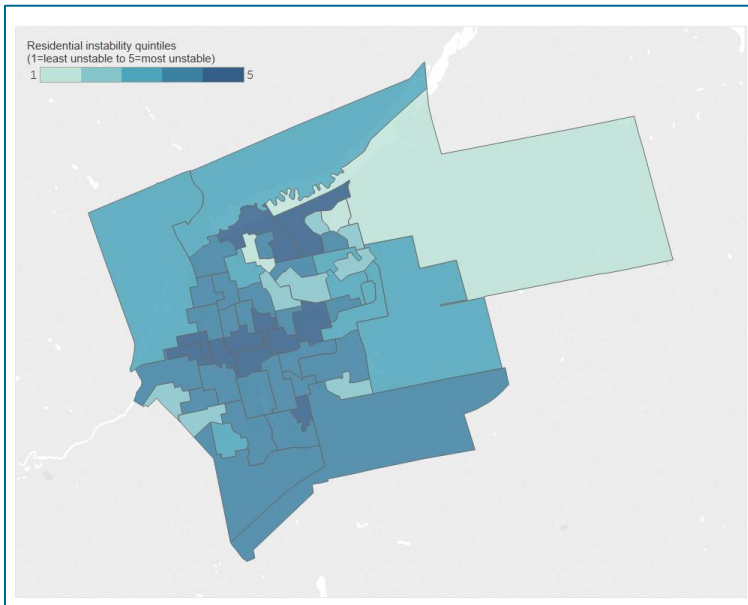
Most of Zorra has low residential instability compared to Ontario (i.e., falls within the 20% to 40% of most residentially stable areas in Ontario). There are two dissemination areas with medium levels of residential instability.

Ingersoll



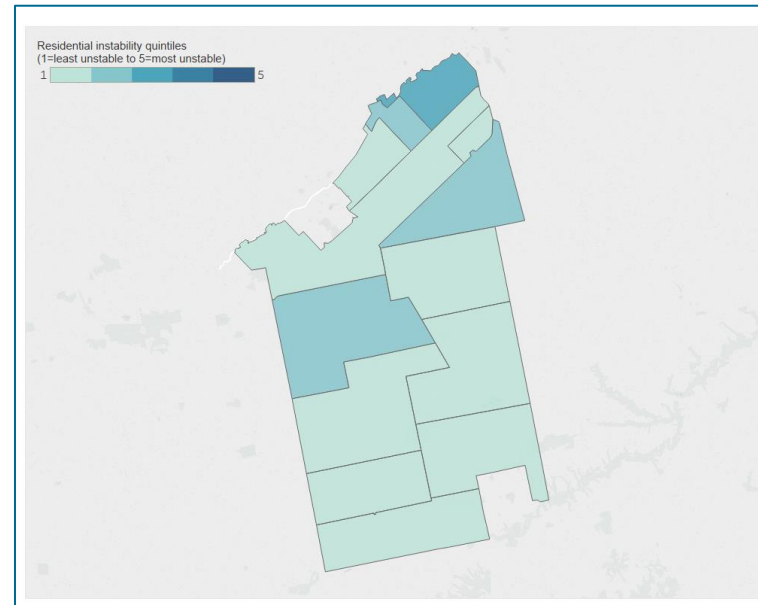
Areas in the north of Ingersoll (dark blue) fall within the 20% of most residentially unstable areas in Ontario.

Woodstock



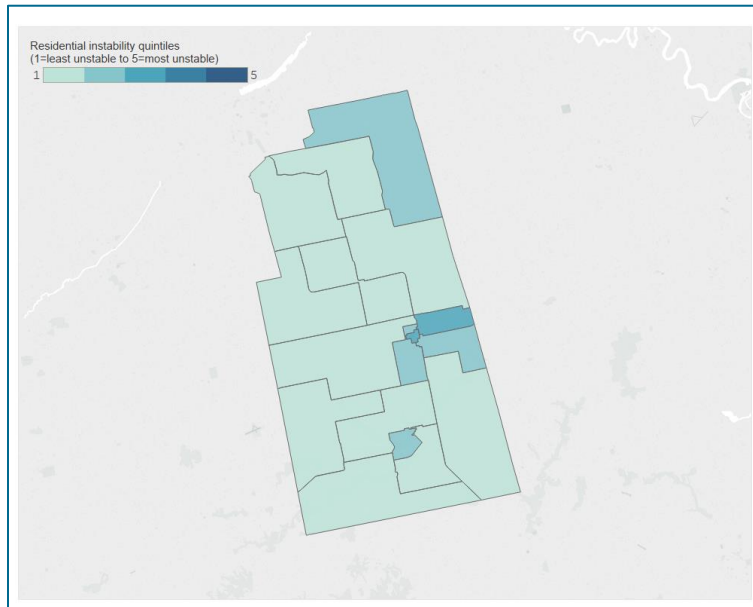
Most of Woodstock has medium to high levels of residential instability, except for a few dissemination areas to the northeast. Within the urban core, several adjacent areas have high levels of residential instability, forming pockets of marginalization.

South-West Oxford



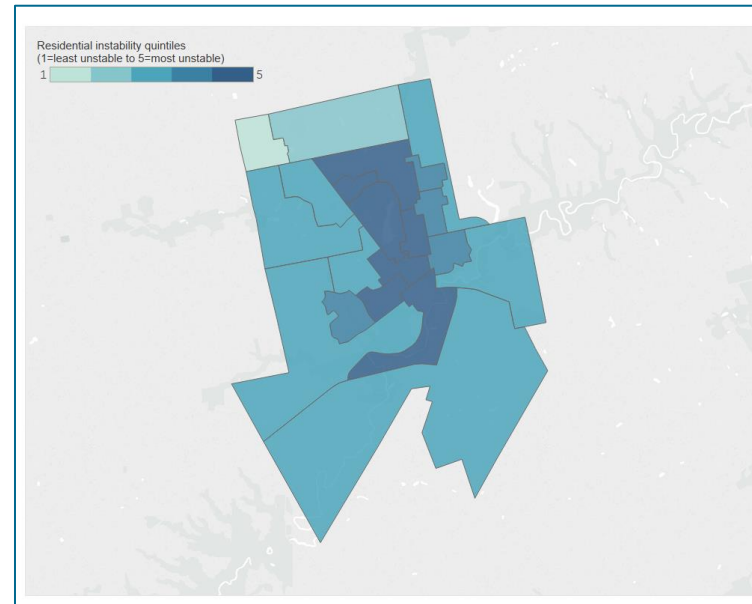
Most of South-West Oxford has low residential instability. One area in the northeast has a medium level of residential instability.

Norwich



Most of Norwich has low residential instability (within the 20% to 40% of most residentially stable areas in Ontario). Two dissemination areas near the centre of the municipality have a medium level of residential instability.

Tillsonburg



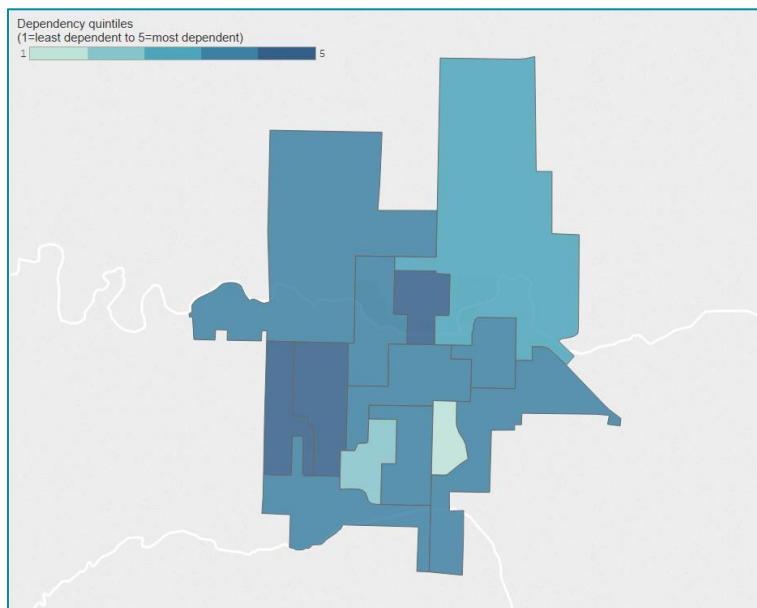
The central areas of Tillsonburg have high residential instability but the rest of the municipality has mostly medium levels of residential instability.

Dependency

Dependency is a measure of the proportion of people who may require more financial and service support because of their age and employment situation. It is measured by combining the overall proportion of older adults in the population, the dependency ratio (i.e., ratio of people aged 0 to 14 years and 65 years and older compared to people aged 15 to 64 years) and the proportion of people not participating in the labour force.

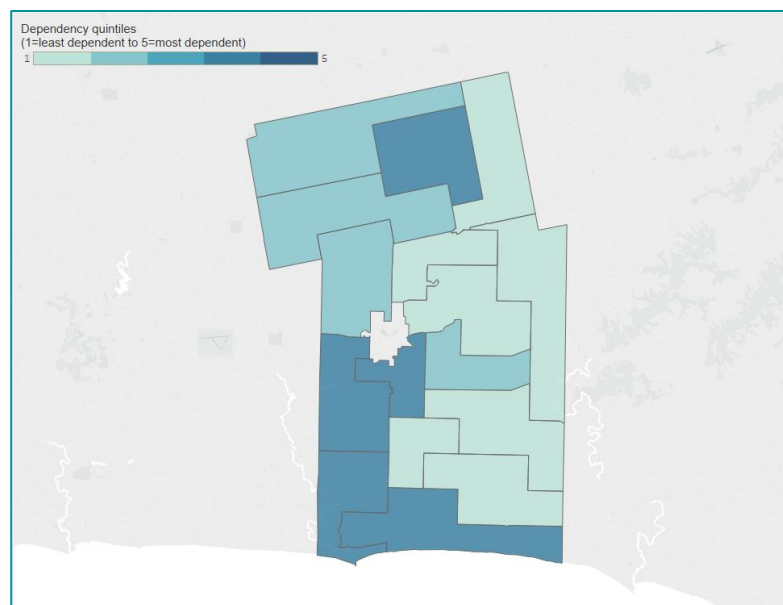
Elgin St. Thomas

Aylmer



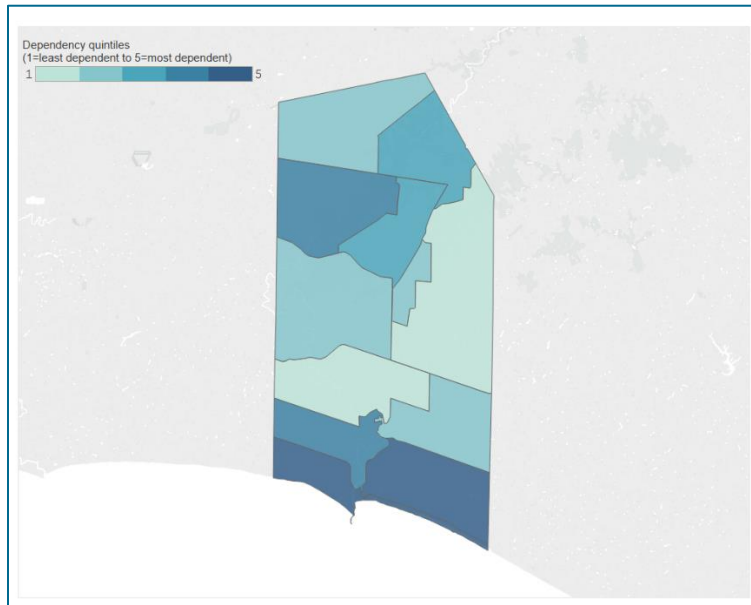
There is high dependency in Aylmer, with most areas falling in the 40% of most dependent areas in Ontario.

Malahide



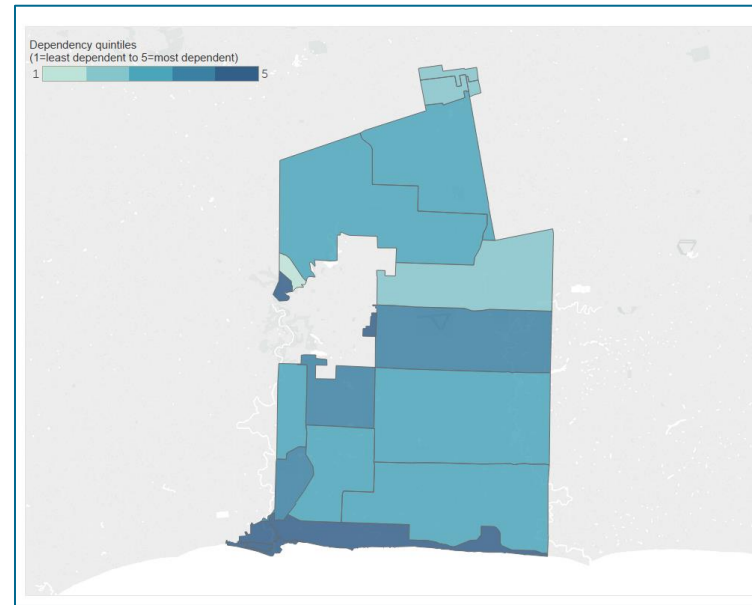
In Malahide, the southwestern areas and one area in the northeast show high dependency.

Bayham



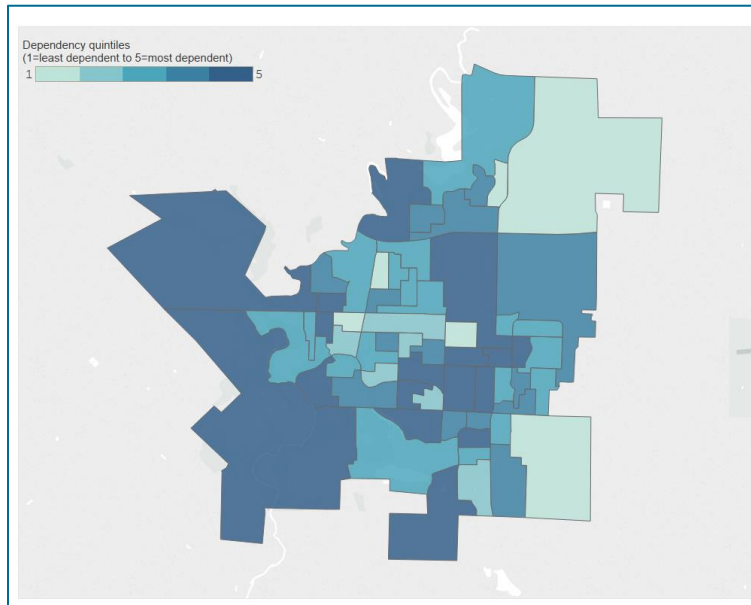
Levels of dependency throughout Bayham are mixed. The southern areas have the highest level of dependency (darkest blue).

Central Elgin



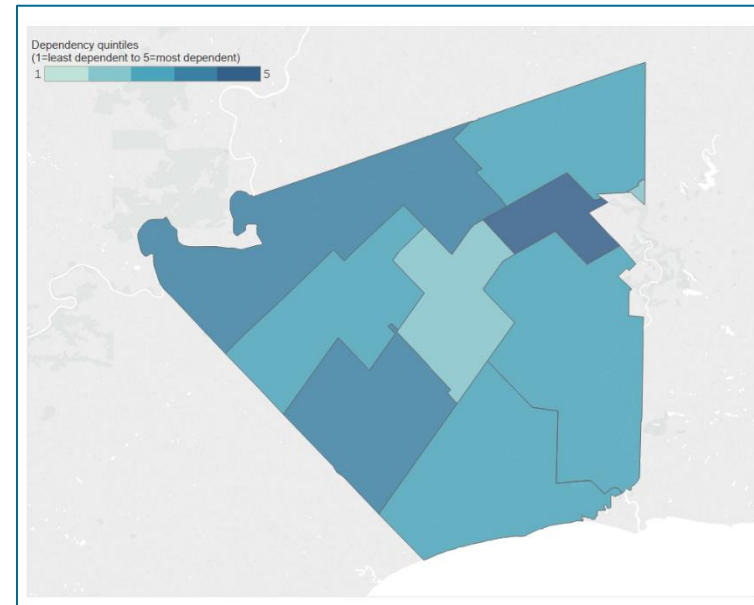
Overall, Central Elgin has medium to high levels of dependency throughout the municipality. The southern areas have the highest levels of dependency.

St. Thomas



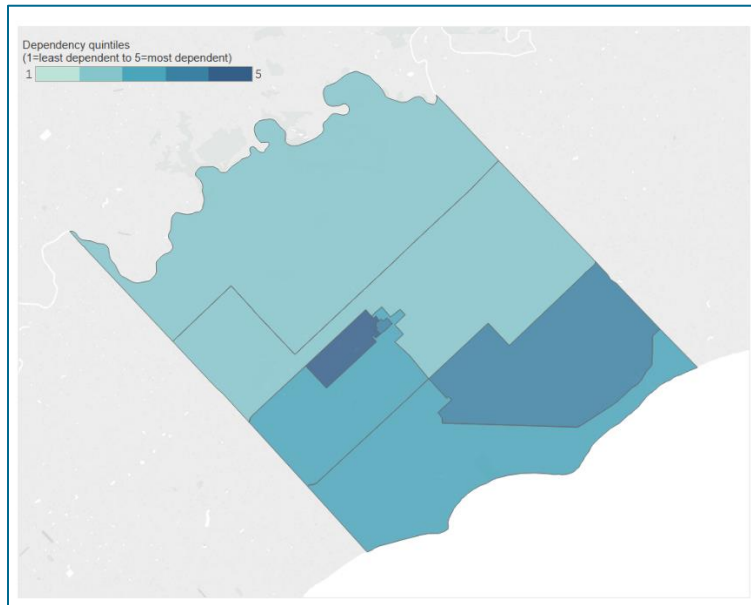
Dependency levels vary throughout St. Thomas. The western side of the city and areas throughout the urban core have high levels of dependency. However, there are also many areas with low to medium levels of dependency.

Southwold



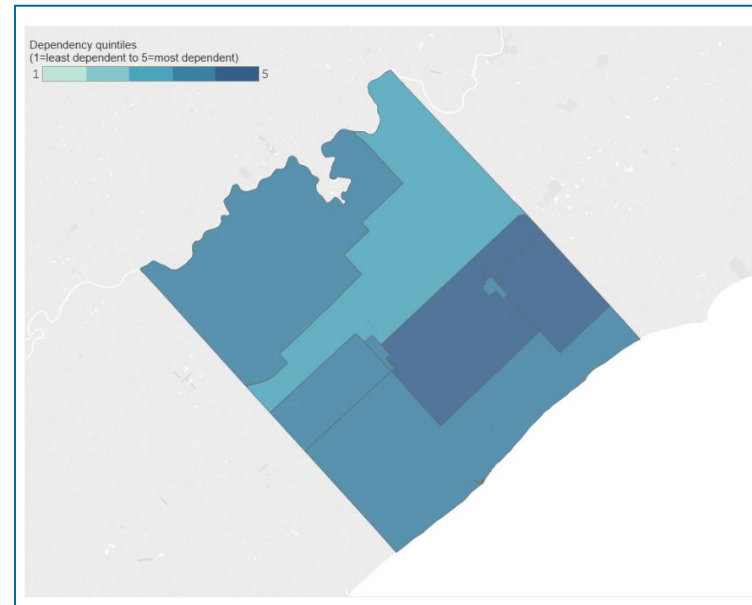
Most of Southwold has medium to high levels of dependency, with one area in the northeast demonstrating very high dependency.

Dutton/Dunwich



The northern parts of Dutton/Dunwich have low levels of dependency relative to the southern areas. One area in the centre of the municipality has high levels of dependency.

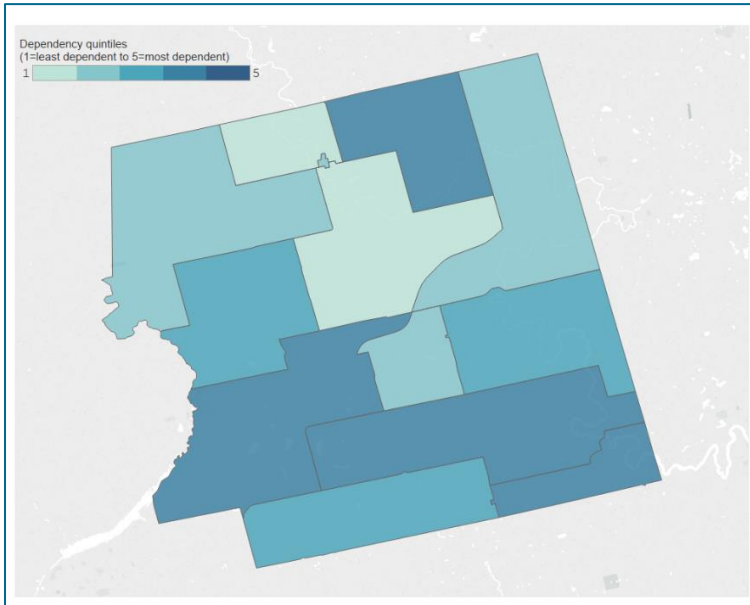
West Elgin



Most of West Elgin has high levels of dependency (within the 20% to 40% of most dependent areas in Ontario).

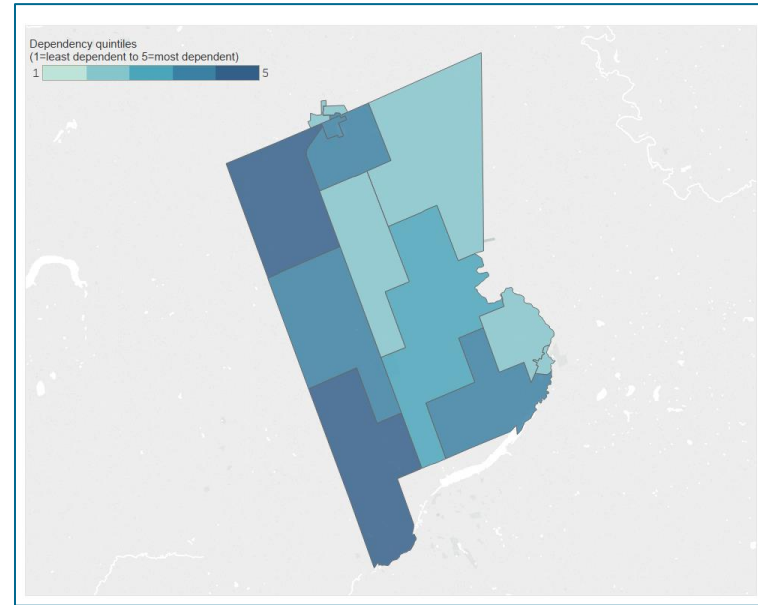
Oxford County

Blandford-Blenheim



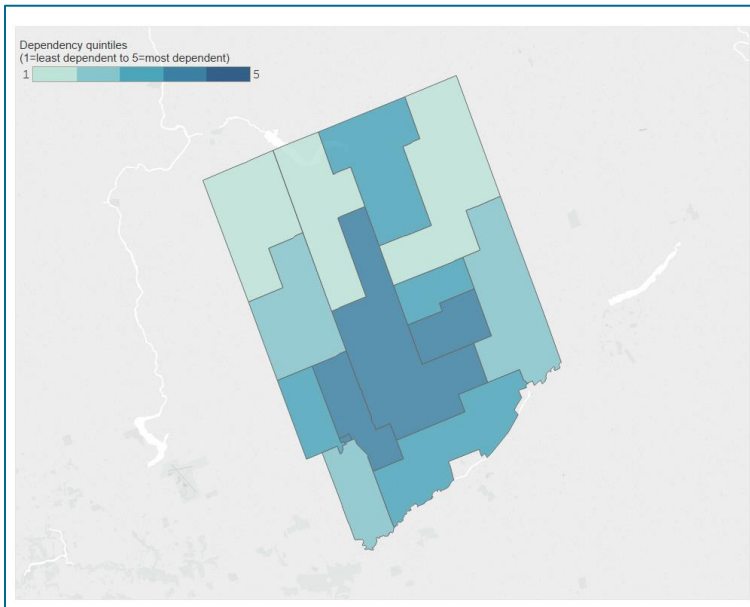
Dependency levels in Blandford-Blenheim are mixed. There are several dissemination areas with high dependency, mostly in the southern part of the municipality.

East Zorra-Tavistock



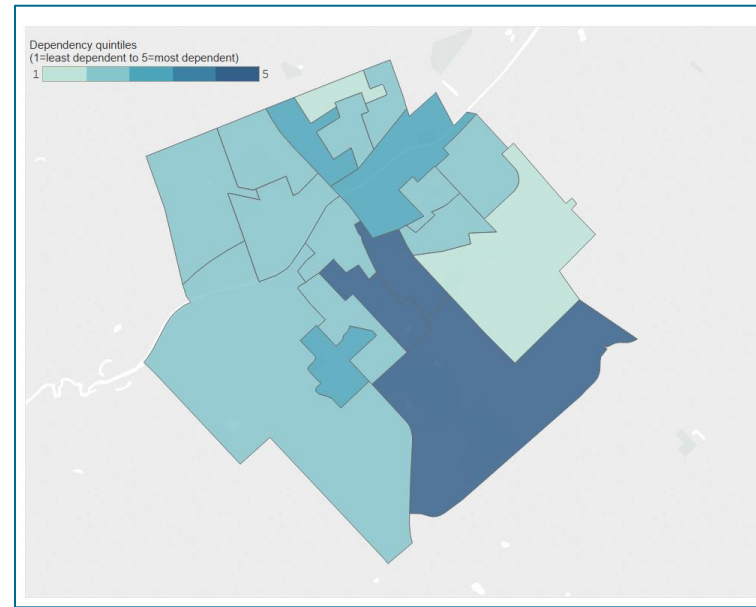
East Zorra-Tavistock has low to high dependency, with the most dependent areas in the western part of the municipality.

Zorra



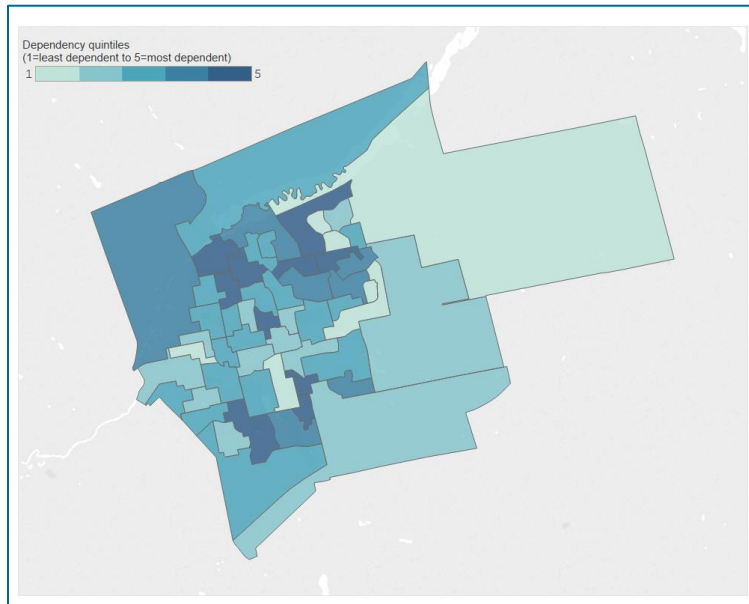
Most of Zorra has low to medium levels of dependency. However, a grouping of dissemination areas near the centre of the municipality show high levels of dependency.

Ingersoll



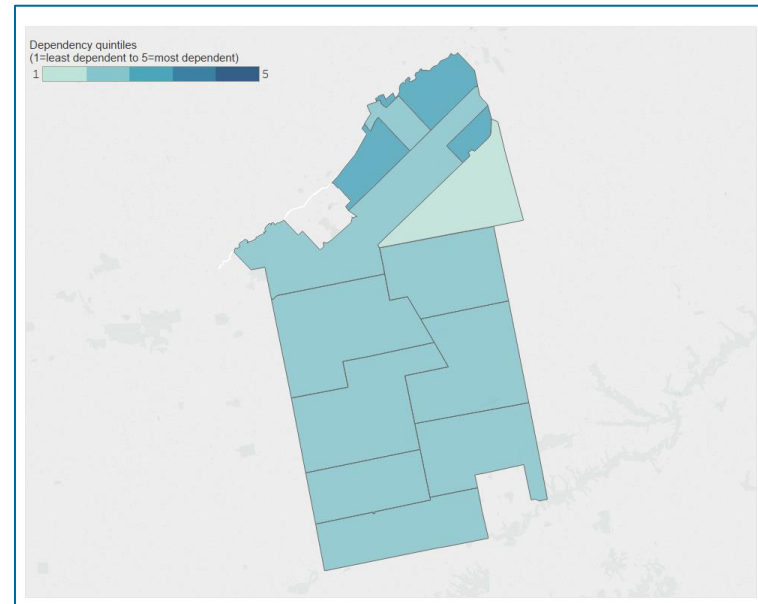
Most of Ingersoll has low to medium levels of dependency, except for three grouped areas in the south which show high levels of dependency.

Woodstock



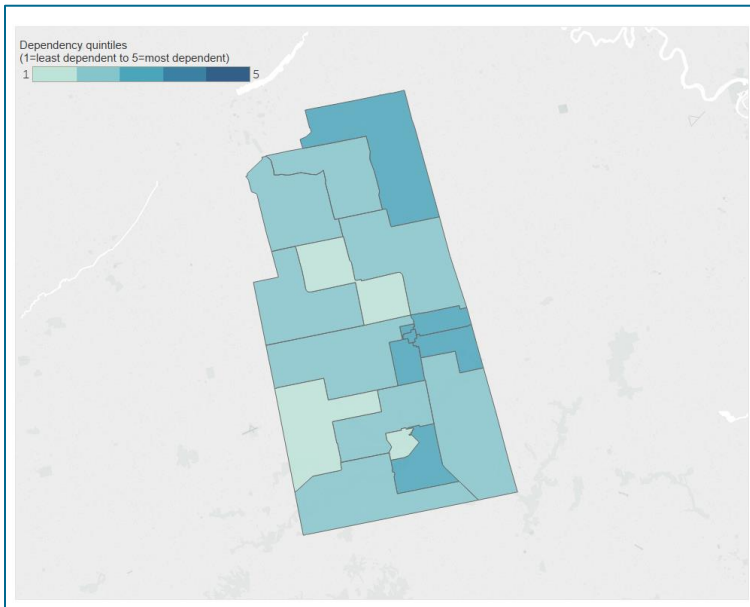
Scattered areas in Woodstock show high levels of dependency. Overall, the eastern areas of the municipality have lower dependency levels compared to the western areas.

South-West Oxford



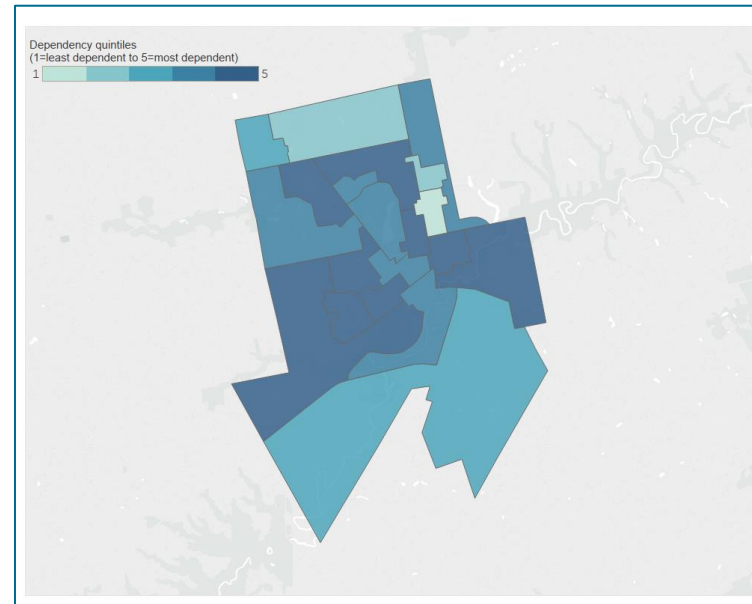
Most of South-West Oxford has low levels of dependency. Several areas in the northern part of the municipality have medium levels of dependency.

Norwich



Most of Norwich has low to medium levels of dependency.

Tillsonburg



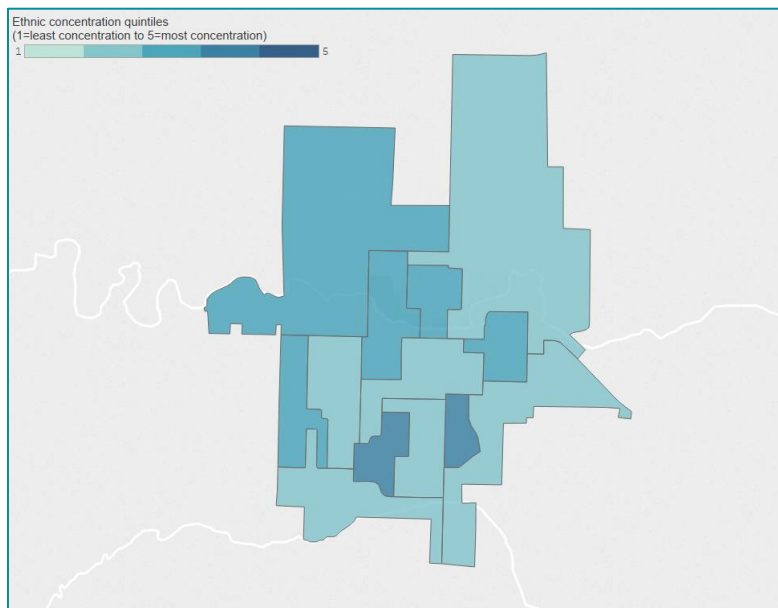
Most of Tillsonburg has medium to high levels of dependency. In particular, the areas towards the centre of the municipality show high levels of dependency relative to the northern and southern areas.

Ethnic concentration

Ethnic concentration considers the proportion of recent immigrants and those belonging to a visible minority group. Although research has demonstrated that recent immigrants initially have better health compared to Canadian-born individuals, this effect diminishes over time. Conversely, visible minority groups may experience negative health outcomes due to discrimination.

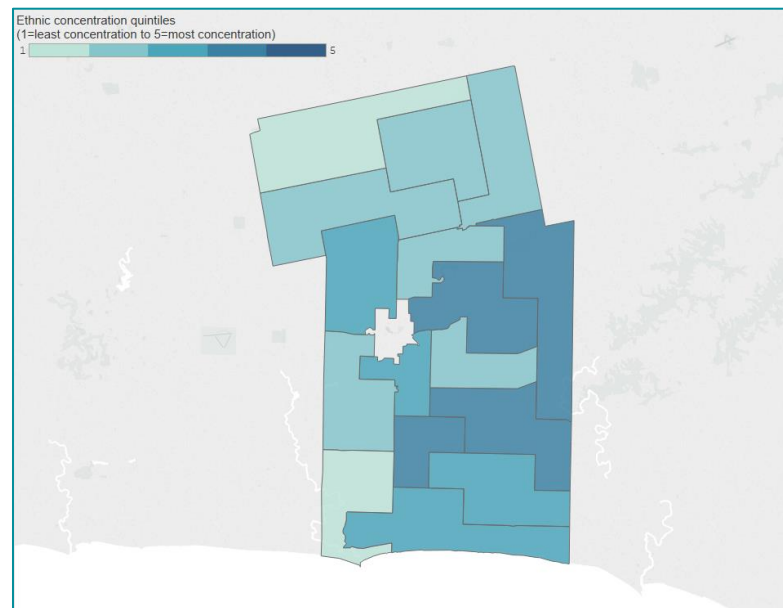
Elgin St. Thomas

Aylmer



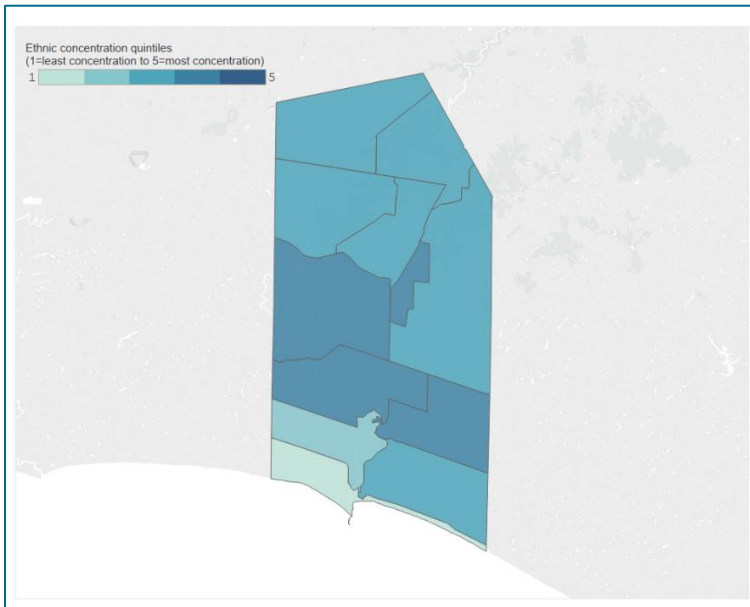
Aylmer has a lower ethnic concentration overall, with the northwestern part of the town falling in the middle 20% of areas in Ontario based on ethnic concentration.

Malahide



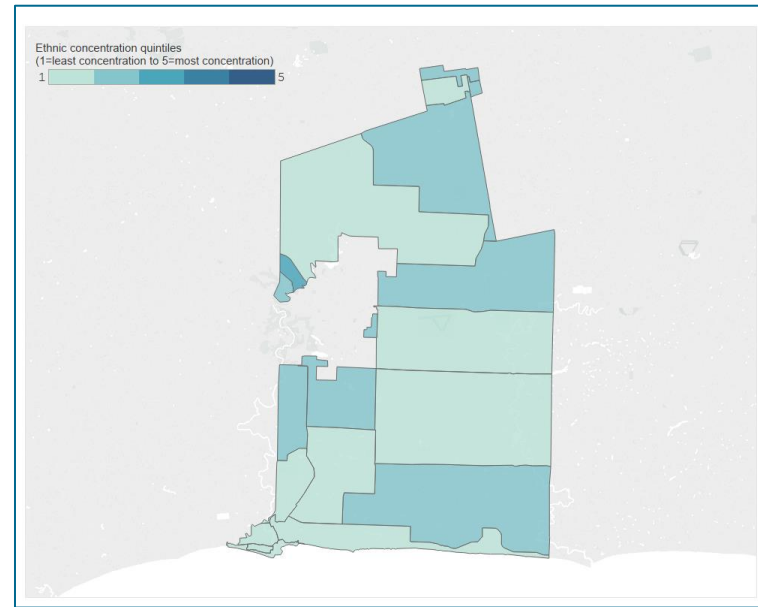
Certain areas in Malahide, particularly in the eastern part of the township, demonstrate higher ethnic concentration. These are also areas that demonstrate higher material deprivation.

Bayham



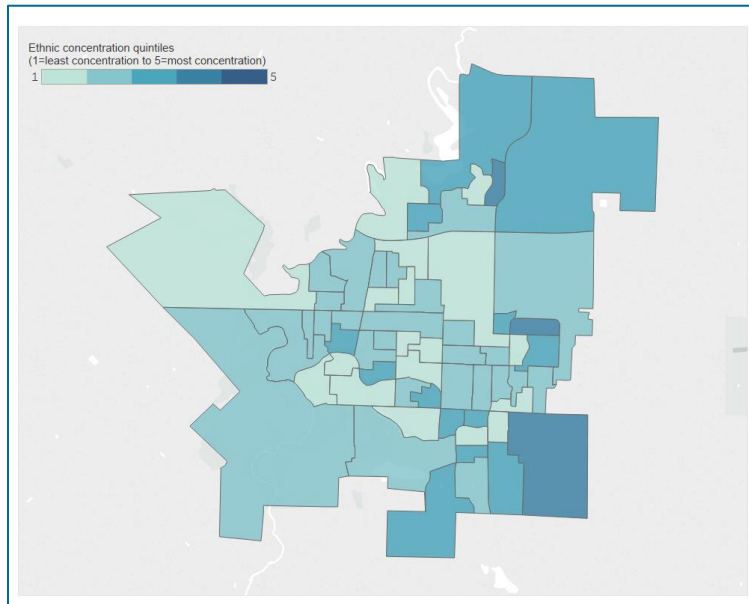
Most of Bayham has medium to high levels of ethnic concentration relative to Ontario, except for the most southern areas which have low levels of ethnic concentration.

Central Elgin



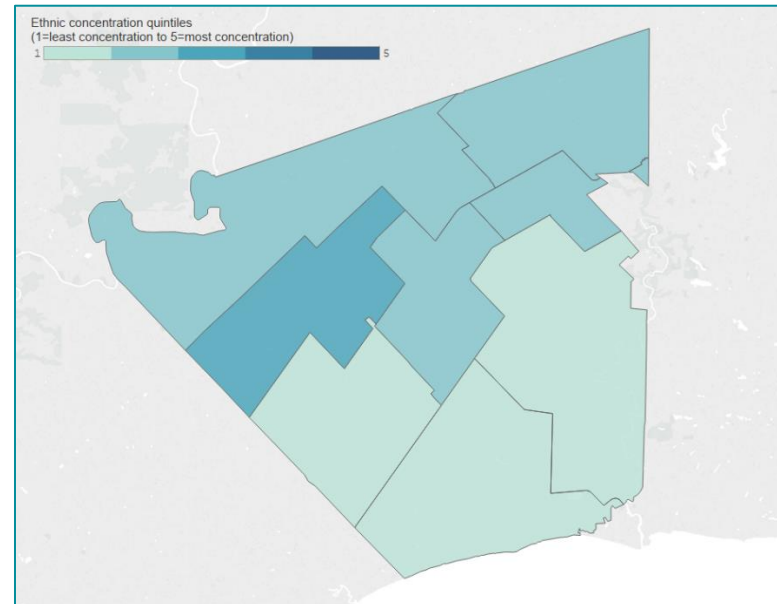
Most of Central Elgin has low levels of ethnic concentration relative to Ontario.

St. Thomas



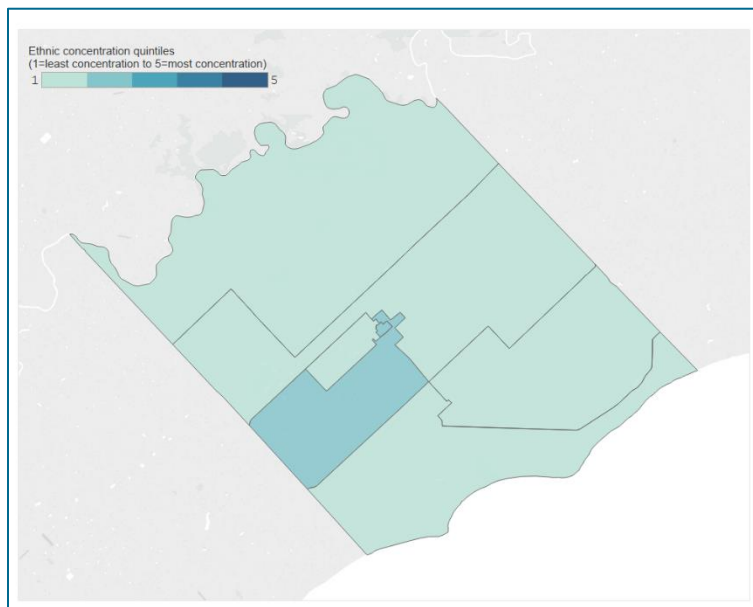
Most areas in St. Thomas have low to medium levels of ethnic concentration. Several areas towards the eastern part of the city have higher levels of ethnic concentration.

Southwold



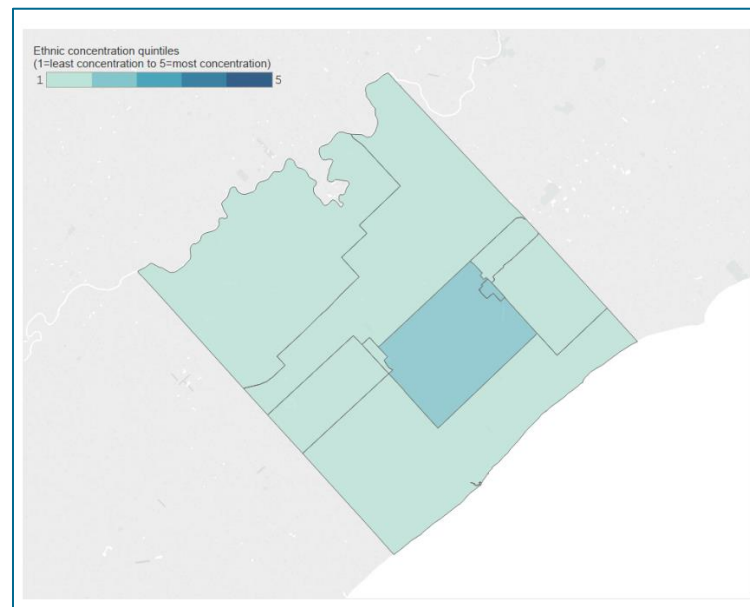
Southwold has a low ethnic concentration overall, with the northern part of the municipality demonstrating higher ethnic concentration relative to the south. There is one area towards the north which shows a medium level of ethnic concentration.

Dutton/Dunwich



Dutton/Dunwich has low levels of ethnic concentration relative to Ontario.

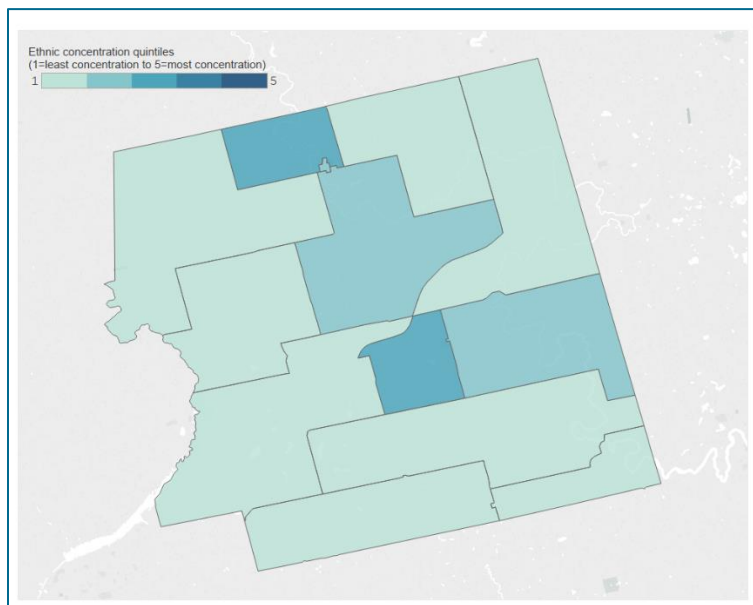
West Elgin



West Elgin has low levels of ethnic concentration relative to Ontario.

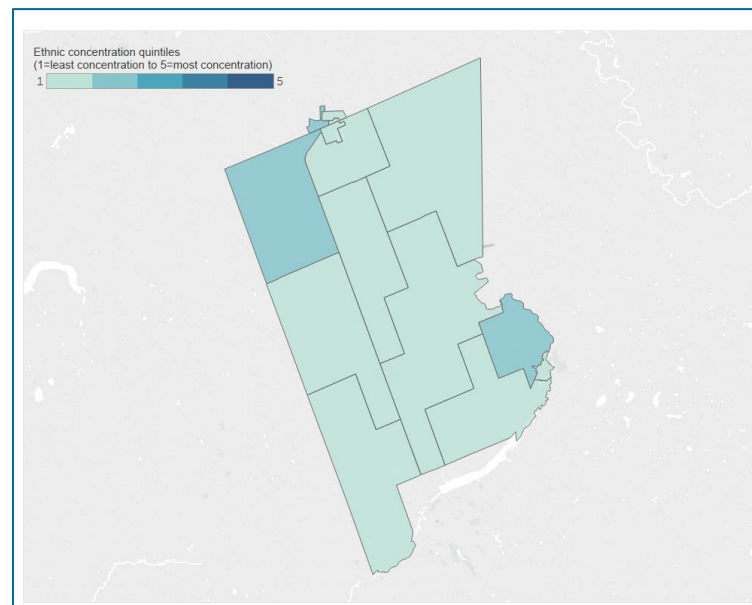
Oxford County

Blandford-Blenheim



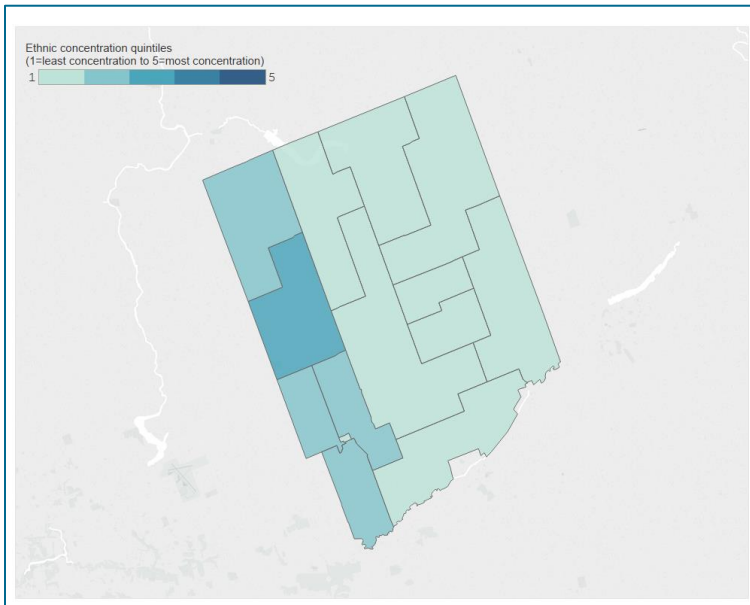
Most of Blandford-Blenheim has low ethnic concentration relative to Ontario. There are two areas with a medium level of ethnic concentration, one in the northern part of the municipality and one closer to the centre.

East Zorra-Tavistock



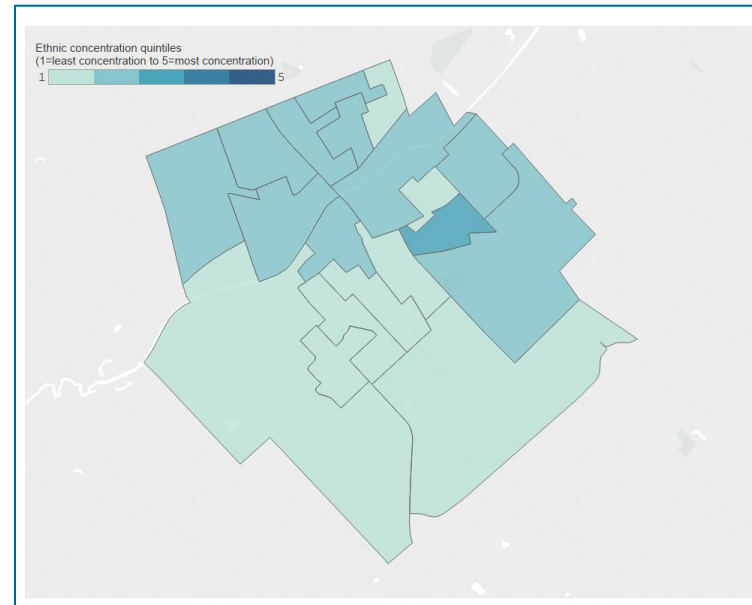
East Zorra-Tavistock has low levels of ethnic concentration relative to Ontario.

Zorra



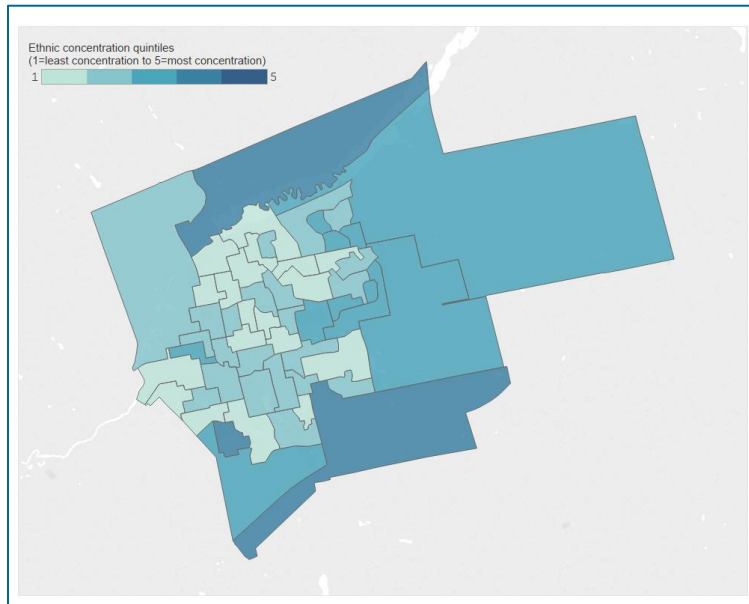
Most of Zorra has low ethnic concentration relative to Ontario. The western side of the municipality has slightly higher ethnic concentration compared to the eastern side; however, overall ethnic concentration levels are still low.

Ingersoll



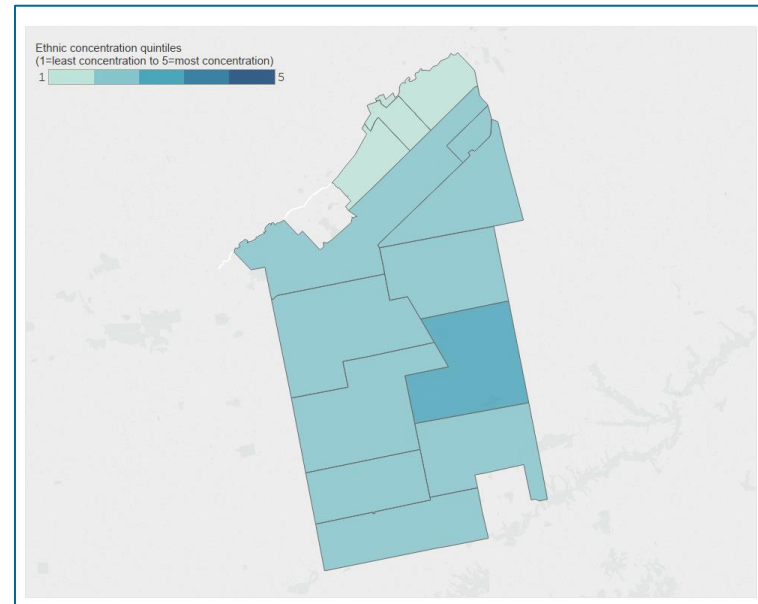
Most of Ingersoll has low levels of ethnic concentration relative to Ontario. There is one area towards the northeast with a medium level of ethnic concentration. Overall, the northern part of the municipality has slightly higher ethnic concentration compared to the southern part.

Woodstock



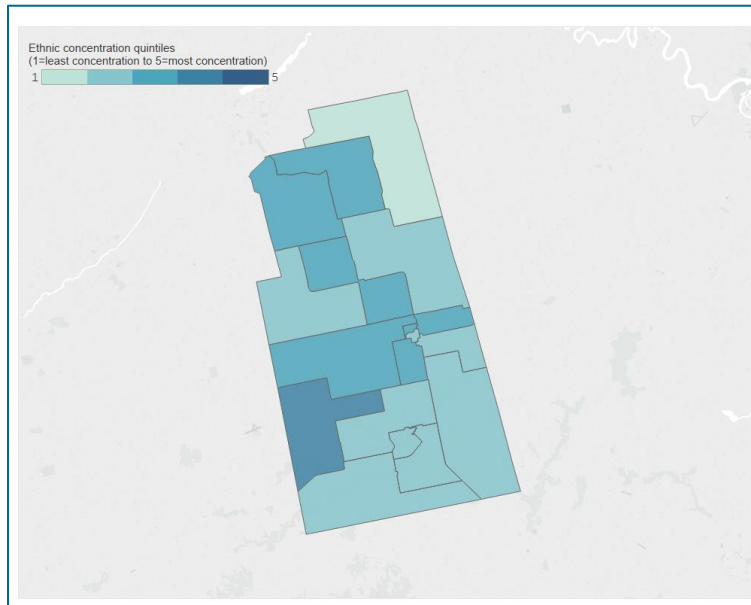
The areas with the highest ethnic concentration in Woodstock are in the north and south ends of the city. The urban core predominately has low to medium levels of ethnic concentration relative to Ontario.

South-West Oxford



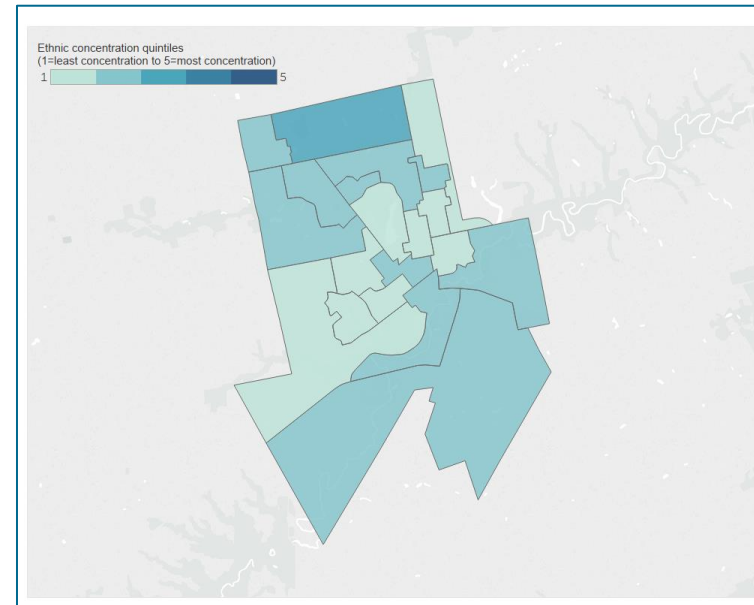
Most of South-West Oxford has low levels of ethnic concentration relative to Ontario. One area in the mid-east has a medium level of ethnic concentration.

Norwich



Overall, Norwich has low to medium levels of ethnic concentration relative to Ontario. One area in the southwestern part of the municipality has a high level of ethnic concentration.

Tillsonburg



Most of Tillsonburg has low levels of ethnic concentration relative to Ontario. One area in the northern part of the municipality has a medium level of ethnic concentration.

Appendix A: Technical Notes

Most data presented in this report comes from the 2016 Census or tax filer data. As such, in some instances, it was not possible to calculate statistics for the Southwestern Public Health region overall, so data is only presented separately for Oxford County and Elgin St. Thomas.

Canadian Community Health Survey (CCHS)

The Canadian Community Health Survey (CCHS) is a national telephone survey that collects information about health from members of the population aged 12 years and older. The CCHS excludes people living on reserves and other Indigenous settlements, full-time members of the Canadian Forces and people living in institutions. Data is self-reported and may be subject to recall bias and social desirability bias. 'Don't know' and 'not stated' responses were removed from analysis when they represented less than 10% (combined) of the unweighted sample. This assumes that data are missing at random, which is not always the case. Data from 2015-2016 onwards is not comparable to previous years due to substantial changes in sampling methodology and content.

The 2016 CCHS was the first cycle of the CCHS to link survey responses to individual's tax records. Therefore, income questions were only asked for participants that refused to have their records linked or where there was a low probability of finding a link based on preliminary work. For self-reported income, responses were adjusted by Statistics Canada based on statistical models to provide health units with the most accurate income groups possible. Household income before tax was then grouped into quintiles (five equal sized groups containing 20% of the population) based on provincial data. Therefore, people in the lowest income quintile (Q1) have the lowest 20% of household incomes before tax in the province.

The error bars in figures are the confidence intervals (CIs). Each estimate is based on the survey sample and a CI is a range of values that describes the uncertainty surrounding an estimate. The 95% CI shows a range of values that have a 95% chance of including the true estimate in the population if the survey was repeated. The larger a 95% CI, the more caution should be used when using the estimate. CIs that don't overlap show statistically significant

differences between groups. Statistically significant results indicate the finding is unlikely to be due to chance alone.

Census

The 2016 Census gathered information from most people living in Canada. Statistics Canada is required by law to conduct a Census of Population every five years and people living in Canada are required by law to complete their Census questionnaires. Overall, the 2016 Census had a response rate of 97.6% in Ontario.⁶ However, there are some groups of people who may not be well represented in the Census, including people living on our neighbouring Indigenous reserves that did not permit Statistics Canada to administer the questionnaire.⁷ Additionally, the Low German Speaking Mennonite, Amish and Netherlands Reformed communities that live in the SWPH region are not directly identifiable in the Census.

Some important definitions to interpret the data in the report are:

- **Visible minorities:** Visible minority groups are defined by the *Employment Equity Act*, which includes persons who are non-Aboriginal and non-Caucasian in race or non-white in colour. Statistics Canada typically uses these groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.
- **Immigrants:** Recent immigrants include people who first obtained their landed immigrant or permanent resident status between January 1, 2011 and May 10, 2016 (Census day). Immigrants more broadly includes persons who have been granted landed immigrant or permanent resident status in their lifetime.
- **Private households:** Dwellings that have a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, stairwell, etc. inside the building. The entrance cannot pass through the living quarters of another person(s). This definition excludes people living in hospitals, residential care facilities (e.g., group homes, nursing homes), correctional and custodial facilities, shelters, lodging and rooming houses, hotels and motels, campgrounds and parks, school residences and training centres and religious establishments.

- **Income:** Total income from employment, investments, pensions, government sources and other regular cash income. It does not include one-time receipts such as lottery winnings and insurance settlements, employers' contributions to registered pension plans and voluntary transfers such as goods and services produced for barter. The reference period for all income variables in the 2016 Census is the 2015 calendar year.

The 2016 Census was the first short form Census to collect income data exclusively using administrative data sources (i.e., from Canada Revenue Agency (CRA)'s tax and benefits records). This included information for tax filers and non-tax filers. This updated methodology resulted in improved data quality compared to previous years. In 2016, 95% of the Ontario population 15 years and older in private households were linked to a record from the CRA.

- **Employment income:** Wages, salaries, tips, commissions and net income from self-employment (including farms).
 - **Investments:** Dividends and interest on bonds, accounts, guaranteed investment certificates (GICs) and mutual funds.
 - **Pensions:** Employer and private pensions and payments from annuities and registered retirement income funds (RRIFs).
 - **Government sources:** Social assistance, child benefits, Employment Insurance benefits, Old Age Security benefits, Canada Pension Plan and disability income.
 - **Other regular cash income:** May include child support payments, spousal support payments (alimony) and scholarships.
- **After-tax income:** Total income minus income taxes (federal and provincial).
 - **Median income:** The amount of income that divides the income distribution of a group in half (i.e., 50% of people have below that income and 50% have above that income).

There are two main low-income measures used throughout this report: the low-income measure after-tax (LIM-AT) and the Market Basket Measure (MBM). Differences in the methods of calculating these measures mean that a different proportion of people will be referred to as

living with a low income (LIM-AT) compared to living in poverty (MBM). Major differences between these two measures are outlined in Table 16.

Table 16. Characteristics of the LIM-AT and MBM

Characteristic	LIM-AT	MBM
What it represents	A relative current standard of living which depends on the median income of Canadians (so there will always be people falling below the threshold).	The current cost of a fixed basket of goods and services deemed essential to maintain physical health and to reasonably participate in community activities.
Types of thresholds	Considers the size of the household (number of people) but not differences between communities.	Considers the size of the household (number of people) and size of geography (e.g., rural, small, medium or large population centre).
Comparability	International	Canadian-specific
Frequency of updates	Yearly	Sporadic

Source: Zhang X. Low income measurement in Canada: what do different lines and indexes tell us? Ottawa, ON: Statistics Canada; 2010. Available from: <https://www150.statcan.gc.ca/n1/en/pub/75f0002m/75f0002m2010003-eng.pdf?st=moTD2uot>

- **Occupation:** Based on the 2016 National Occupational Classification (NOC), which contains groups categorized according to the kind of work performed and the description of main activities in an individual's job.
- **Education level:** Refers to the highest level of education that an individual has successfully completed based on qualifications questions (certificates, diplomas and degrees). The categories are related to in-class duration of different types of education. An individual with one type of certificate, diploma or degree may not have completed all the credentials listed below it in the hierarchy (e.g., someone who completed a trades certificate without completing high school).
- **Major field of study:** The predominant area of learning for an individual's highest completed postsecondary certificate, diploma or degree based on the 2016 Classification of Instructional Programs (CIP).
- **Owned households:** A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

- **Rented households:** A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.
- **Housing affordability:** The relatively high shelter-costs-to-household income ratios for some households may have resulted from the difference in the reference period for shelter costs and household total income data. The reference period for shelter cost data is 2016, while household total income is reported for the year 2015. As well, for some households, the 2015 household total income may represent income for only part of a year. This data excludes households living on reserves, located on an agricultural operation that is operated by a member of the household and households who reported a zero or negative total household income. Owner households may include households that have a mortgage and those that have finished paying their mortgage.
 - **Core housing need:** Core housing need is not assessed for non-private households, farms and households with no income or income that is used completely for shelter costs. Single person households with one person aged 15 to 29 years attending school are not considered in core housing need regardless of their housing circumstances because it is usually a temporary situation.
- **Shelter costs:** Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.
- **Subsidized housing:** Subsidized housing includes rent-geared-to-income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- **Journey to work:** Assumes that the commute to a usual place of work originates from the usual place of residence, but this may not always be the case. Sometimes, respondents may be on a business trip and may have reported their place of work or main mode of commuting based on where they were working during the trip. Some persons maintain a residence close to work and commute to their home on weekends. Students often work after

school at a location near their school. As a result, the data may show unusual commutes or unusual main modes of commuting.

There are some questions in the Census that are based on 25% sample data (i.e., the long form Census, which not everyone was asked to complete). These indicators include peoples' journey to work, housing characteristics, education and labour force participation as well as the Aboriginal Population Profile. Notably, labour force data uses a reference week of Sunday, May 1 to Saturday, May 7, 2016 to determine if individuals were employed or unemployed.

Tax filer (T1FF)

Tax filer (T1FF) data was used to calculate the proportion of working poor and amount of income inequality. Table 17 shows the thresholds that correspond to each income decile used to measure income inequality. T1FF data was assigned to municipality based on postal codes, which may not perfectly match the Census geography used in the rest of the report (i.e., Census subdivisions (CSDs), an area that is defined by provincial legislation). Smaller, rural areas are more likely to be affected because postal codes overlapping boundary lines may be assigned to other, neighbouring areas (including areas outside of Elgin St. Thomas and Oxford County).

Table 17. Upper limits of individual after-tax income thresholds by decile, Elgin St. Thomas and Oxford County, 2015

Decile	Elgin St. Thomas	Oxford County
1	\$17,060	\$19,640
2	\$23,230	\$25,700
3	\$27,740	\$31,060
4	\$32,820	\$36,450
5	\$38,250	\$42,000
6	\$44,070	\$47,890
7	\$50,740	\$54,810
8	\$59,380	\$63,790
9	\$72,980	\$77,700
10	No upper limit	No upper limit

Canadian Survey on Disability

The Canadian Survey on Disability is conducted by Statistics Canada every five years. The purpose of this survey is to provide information about youth (15 years and older) and adults whose everyday activities are limited due to long-term conditions or health problems. This survey contains information about topics such as: the type and severity of disabilities, use of aids and assistive devices, daily help required and received, use of therapies and social service supports, educational attainment and labour force participation. However, local health unit data is based on a small sample of participants; therefore, most of the data for subgroups of the population or for specific topics do not meet survey release guidelines.

References

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